

# COUNTY OF SAN BERNARDINO

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## Housing Element

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Land Use Services Department

June 2003

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# COUNTY OF SAN BERNARDINO

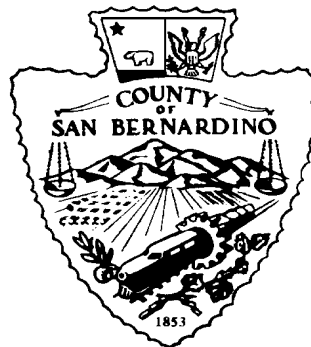
## Housing Element

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# Section 1

## INTRODUCTION

### I. Overview

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The State Legislature has found that the availability of housing in a suitable living environment is of vital statewide importance and a priority of the highest order. The Legislature also charges local government with the responsibility to address this priority while considering economic, environmental, and fiscal factors and community goals set forth in the General Plan.

The fundamental goal of the Housing Element is to promote the provision of a wide variety of housing opportunities to meet the needs of all economic segments of the community. While this goal is a high priority, it must be achieved while maintaining internal consistency among the other Elements of the General Plan as required by state law.

### II. Purpose and Scope of the Element

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The Housing Element is a comprehensive statement by San Bernardino County government to the community of its broad and specific commitments to facilitate the development of housing in the unincorporated area. These commitments are expressed within an integrated framework of goals, policies and programs. The goals of the Element are primarily based on state law, an assessment of shelter needs, and identified opportunities and constraints on the development and improvement of housing. The policies and programs of the element, taken together, form an implementation strategy to meet the goals established. As such, the Element serves to guide and direct the County's decision-making in all shelter-related matters.

State Government Code Section 65588(a) provides that each local government shall review its Housing Element as frequently as appropriate to evaluate:

- the appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal;
- the effectiveness of the Housing Element in attaining the community's housing goals and objectives; and
- the progress of the jurisdiction in implementing policies and programs.

It is also the purpose of this Element to outline the findings of this evaluation and any revisions to existing policies and programs that are adopted in response to these findings.

State law requires jurisdictions within the Southern California Association of Governments (SCAG) region to adopt and update their Housing Element by December 31, 2000. As a consequence of this due date, a series of time frames for various aspects of the Housing Element preparation are established. There are three relevant time periods identified:

- 1989 - 1997: the review period to measure accomplishments of the 1989 Housing Element;
- 1998 - July 2005: the planning period for assessing housing construction needs; and
- 2000 - 2005: the implementation period for programs identified within this Housing Element.

The planning period for the Regional Housing Needs Assessment (RHNA) prepared by SCAG is from January 1998 to June 2005, a seven and one-half year period.

### III. Relationship to Other Elements

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The Housing Element is the one elements of the San Bernardino County General Plan that is adopted as a stand-alone document in addition to being part of the General Plan. The goals, policies, standards and proposals within this Element relate directly to, and are consistent with all the other General Plan Elements represented by the various Planning Issues. The County's Housing Element identifies programs and resources required for the preservation, improvement and development of housing to meet the existing and projected needs of its population.

The Housing Element is affected by Land Use policies that establish the location, type, intensity and distribution of land uses throughout the County, thus defining the land use build-out potential. In designating the location and density of residential development, the Land Use Element prescribes the ultimate number and types of housing units which could be constructed in the unincorporated County.

The Public Services and Facilities, Resources, Safety and Noise Planning Issues sections found in the General Plan also affect the implementation of the Housing Element, and establish the policies for providing essential infrastructure to all housing units, regulate the amount and variety of open space and recreation areas, delineate acceptable noise levels in residential areas, and establish programs to provide for the safety of the residents. In sum, policies contained in General Plan directly affect the quality of life for all unincorporated County citizens.

Very few of the strategies and actions developed as part of the Housing Element Update process involve changes to current General Plan policies. Where policies or programs would conflict with other elements of the General Plan, General Plan Amendments will be processed to ensure that internal consistency is maintained.

## **IV. Citizen Participation**

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State law requires that local governments make diligent efforts to solicit public participation from all economic segments of the community in the development of the Housing Element.

Prior to adoption of the Element, a legally noticed public special study session was conducted by the Planning Commission on April 24, 2003, and legally noticed public hearings were conducted by the Planning Commission and Board of Supervisors on May 22 and June 24, 2003, respectively.

Copies of the Draft Housing Element were also reviewed by the Department of Housing and Community Development as required by state law.

The County has always made its planning documents available to the general public, and will continue to do so. The Housing Element is distributed to all participating agencies, County libraries, satellite County offices, and to cities. It is also made available to affordable housing providers and nonprofit agencies serving special needs populations primarily comprised of renters. The Housing Element is also distributed to many realtor organizations upon request. Additionally, the County has made significant outreach efforts, both in public meetings and in one-on-one appointments to discuss the Housing Element and related documents such as the Consolidated Plan. These efforts are described in more detail in Appendix D – Community Outreach.

## **V. Housing Element Organization**

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The Housing Element is comprised of the following major components:

- The Community Profile (Section 2) contains an overview of the County's population, housing and employment characteristics in the context of regional trends.
- The Housing Needs Assessment (Section 3) presents a discussion of the County's existing and future housing needs, including special needs such as the elderly and large families, and the County's fair share of regional growth needs.
- Section 4 contains a review of housing constraints and resources, including governmental and market constraints to the maintenance, improvement and development of housing.

- Section 5 presents a review of the previous Housing Element, including a discussion of the appropriateness of goals and policies, the effectiveness of programs, and the progress in achieving quantified objectives.
- The goals, policies and programs that will guide the County's actions through 2005 are presented in Sections 6 and 7.



# *Section 2*

## COMMUNITY PROFILE

### **I. Introduction**

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The housing needs of the County are determined by demographic characteristics of the population (age, household size, employment, and ethnicity) and the characteristics of housing available to that population (i.e., number of units, tenure, size, cost, etc.). The local housing market is seldom static, constantly changing with dynamic social and economic factors. As County demographics and household socioeconomic conditions change, different housing opportunities arise and/or must be created to meet demand. This section explores the characteristics of the existing and projected population and housing stock in order to define the extent of unmet housing needs in the San Bernardino County community. This information helps to provide direction in updating the County's Housing Element goals, policies, and programs.

## II. County Growth Trends

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### Overview

#### Population, Housing, Employment, and Growth Trends and Projections

##### Population Distribution Patterns

San Bernardino County's population growth rate has exceeded that of California and the United States for the most of its history (Table 1). During the past decade, the County grew rapidly and much faster than the State and nation.

The U.S. Commerce Department predicts that San Bernardino County, and the Inland Empire of which it is a part, will be the fastest growing region of the United States, adding more people and having a faster growth rate than such well known areas as Los Angeles, Atlanta, Chicago, or Phoenix. Current SCAG projections also indicate that population growth is expected to continue at a rapid pace, increasing by almost 60% to over 2,830,000 by the year 2020. (Table 1)

These forecasts reflect the way in which geography and economic behavior interact in Southern California. Since World War II, the Southland has grown outward from downtown Los Angeles. Inevitably, as coastal county congestion causes land costs to rise, growth will continue to move eastward into San Bernardino County. This movement began occurring in the late 70s. At its core, the expansion is occurring because San Bernardino County and the Inland Empire are the last Southern California regions to have large amounts of undeveloped land along its transportation corridors.

**TABLE 1**  
**POPULATION GROWTH TRENDS 1900 - 2020**  
**SAN BERNARDINO COUNTY, CALIFORNIA AND UNITED STATES**

Year	Population			Annual Growth Rate		
	San Bernardino County	California <sup>1</sup>	United States <sup>1</sup>	San Bernardino County	California	United States
1900	27,929 <sup>1</sup>	1,485,053	75,994,575	--	--	--
1910	56,706 <sup>1</sup>	2,377,549	91,972,266	7.3	4.8	1.9
1920	73,401 <sup>1</sup>	3,426,861	105,710,620	2.6	3.7	1.4
1930	133,900 <sup>1</sup>	5,677,251	122,775,046	6.2	5.2	1.5
1940	161,108 <sup>1</sup>	6,907,387	131,669,275	1.8	2.0	0.7
1950	281,642 <sup>1</sup>	10,586,223	151,325,798	5.8	4.4	1.4
1960	503,591 <sup>1</sup>	15,717,204	179,323,175	6.0	4.0	1.7
1970	682,233 <sup>1</sup>	19,953,134	203,302,031	3.1	2.4	1.3
1980	895,016 <sup>1</sup>	23,667,902	226,504,825	2.7	1.7	1.1
1990	1,418,380 <sup>1</sup>	29,760,021	250,410,000	4.7	1.8	0.9
2000	1,772,537 <sup>2</sup>	32,521,000	274,634,000	2.3	1.2	0.9
2005	2,005,402 <sup>2</sup>	34,441,000	285,961,000	1.2	0.6	0.4
2010	2,239,578 <sup>2</sup>	37,644,000	297,716,000	1.1	0.9	0.4
2015	2,512,670 <sup>2</sup>	41,373,000	310,133,000	1.2	0.9	0.4
2020	2,830,000 <sup>2</sup>	45,278,000	322,742,000	1.2	0.9	0.4

Note: Growth rates represent average annual compound rates of increase.

Sources:

<sup>1</sup> U.S. Census

<sup>2</sup> 1994 SCAG Growth Forecast

### Population Growth Trends by Regional Statistical Area (RSA)

Tables 2 and 3 identify population growth trends for each of the County's regions. During the past thirty years, between 1970 and 2000, the County grew in population from 682,233 to 1,772,537. This represents an increase of 160%. The Valley Region of the County has experienced the most extensive growth since 1970. While it embodies only 20% of the County's land, nearly three-quarters of the population live there. This trend is expected to continue over the next five years reflecting the Valley's supply of vacant, infrastructure served land with some environmental constraints.

The percentage increase in population was the greatest in the Mountains Region, where rapid growth is expected to continue. The Desert Region continues to add population, but at a slower pace than the other regions, reflecting limited infrastructure and services (particularly water) to support urban levels of development. Developed Desert communities are small and isolated, and are not expected to grow significantly.

Table 4 illustrates the population growth trends for the unincorporated portions of the County RSAs. According to the 1994 SCAG Regional Growth Forecast, the total unincorporated population, while decreasing slightly between 1980 and 1990, increased by 32% between 1990 and 2000 and is expected to increase even more (47%) in the next 10 years. The decrease in population between 1980 and 1990 was due largely to the decline in the East Valley and

Barstow/Victor Valley RSAs, where incorporations reduced the number of residents considered to live in unincorporated areas.

In the East Valley RSA, the cities of Highland and Yucaipa (with 33,850 and 32,400 residents in 1990, respectively) incorporated in the late 1980s. Taking into account these population figures, the unincorporated portions of the East Valley RSA actually grew by over 24,000 residents between 1980 and 1990. The unincorporated portions of the Barstow/Victor Valley RSA experienced a decline in population due to the incorporation of Apple Valley and Hesperia in 1988 (with 44,800 and 49,050 residents in 1990, respectively). The Barstow/Victor Valley RSA grew by over 80,000 residents between 1980 and 1990, if the decrease due to incorporations is not taken into account.

Growth over the past decade was significant, particularly in the West Valley Unincorporated area at 63.5%, and the East Valley Unincorporated area at 29.1%. The unincorporated Mountains Region also experienced significant growth over the past decade, increasing by 41.7%.

From 1990 to 2010, all of the unincorporated County RSAs are expected to increase in population, with the Valley and Mountain RSAs experiencing the most growth. Over the next 10 years, the unincorporated Valley Region is projected to add over 130,000 new residents (+57%), and the unincorporated Mountains Region is projected to add nearly 32,000 new residents (+58%). Consistent with the County Desert Region, the unincorporated Desert Region is expected to grow at a slower pace (+26%) than the Valley or Mountains Regions.

**TABLE 2**  
**PROJECTED POPULATION GROWTH TRENDS 1970-2020**  
**VALLEY, MOUNTAINS, DESERT**  
**SAN BERNARDINO COUNTY**

	<i>Valley (1)</i>			<i>Mountains (2)</i>			<i>Desert (3)</i>			<i>County Total</i>		
	<b>1970</b>	<b>2020</b>	<b>Change</b>	<b>1970</b>	<b>2020</b>	<b>Change</b>	<b>1970</b>	<b>2020</b>	<b>Change</b>	<b>1970</b>	<b>2020</b>	<b>Change</b>
Total Population	545,040	1,995,665	266.2%	20,374	136,823	571.6%	118,658	697,562	487.9%	684,072	2,830,050	313.7%
% of Total Population	79.7%	70.5%	-9.2%	3.0%	4.8%	1.9%	17.3%	24.6%	7.3%	100%	100%	--
Growth	--	--	1,450,625	--	--	116,449	--	--	578,904	--	--	2,145,978
% of Growth	--	--	67.6%	--	--	5.4%	--	--	27.0%	--	--	100%
Average Household Size	3.2	3.1	-0.1	2.9	2.9	0	3.2	3.2	0	3.2	3.1	-0.1

(1) Includes RSAs West Valley (28), East Valley (29)

(2) Includes RSAs (30)

(3) Includes RSAs Baker (31), Barstow (32a), Victorville (32b), Twentynine Palms (33), Needles (34)

Sources: 1970 & 1994 SCAG Growth Forecast

## Section 2

### Community Profile

**TABLE 3**  
**POPULATION GROWTH TRENDS BY REGIONAL STATISTICAL AREA (RSA) 1970-2010**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

RSA	1970	1980	1970-1980		1990	1980-1990		2000	1990-2000		2010	2000-2010	
			Growth	(%)		Growth	(%)		Growth	(%)		Growth	(%)
<b>Valley</b>													
West Valley RSA 28	232,736	350,285	117,549	50.5%	567,588	217,303	62.0%	706,412	138,824	24.46%	878,709	172,297	24.4%
East Valley RSA 29	312,304	346,121	33,817	10.8%	495,262	149,141	43.1%	618,698	123,436	24.92%	764,790	146,092	23.6%
<b>Mountain</b>													
RSA 30	20,374	36,748	16,374	80.4%	44,753	8,005	21.8%	62,814	18,061	40.36%	98,199	35,385	56.3%
<b>Desert</b>													
Baker RSA 31	11,982	7,346	-4,636	-38.7%	14,446	7,100	96.7%	14,990	544	3.8%	18,640	3,650	24.3%
Barstow RSA 32a & Victor Valley RSA 32b	76,701	107,417	30,716	40.0%	229,458	122,041	113.6%	294,287	64,829	28.3%	389,750	95,463	32.4%
Morongo Basin RSA 33	24,103	40,475	16,372	67.9%	58,362	17,887	44.2%	64,714	6,352	10.9%	76,790	12,076	18.7%
Outlying Deserts RSA 34	5,872	6,679	807	13.7%	8,511	1,832	27.4%	10,624	2,113	24.8%	12,703	2,079	19.6%
Incorporated	384,447	568,900	184,453	48.0%	1,095,904	527,004	92.6%	1,347,998	252,094	23.0%	1,616,399	268,401	19.9%
<b>Unincorporated</b>	<b>297,786</b>	<b>326,116</b>	<b>28,330</b>	<b>9.5%</b>	<b>322,476</b>	<b>-3,640</b>	<b>-1.1%</b>	<b>424,539</b>	<b>102,063</b>	<b>31.6%</b>	<b>623,179</b>	<b>198,640</b>	<b>46.8%</b>
County Total	682,233	895,016	212,783	31.2%	1,418,380	523,364	58.5%	1,772,537	354,157	25.0%	2,239,578	467,041	26.3%

Note: 1970-1990 Incorporated and Unincorporated data based on California State Department of Finance historical figures.

Sources: 1970-1980 Census; 1994 SCAG Growth Forecast

**TABLE 4**  
**POPULATION GROWTH TRENDS BY REGIONAL STATISTICAL AREA (RSA) 1980-2010**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

<i><b>RSA</b></i>	<i><b>1980</b></i>	<i><b>1990</b></i>	<i><b>1980- 1990 Growth</b></i>	<i><b>(%)</b></i>	<i><b>2000</b></i>	<i><b>1990- 2000 Growth</b></i>	<i><b>(%)</b></i>	<i><b>2010</b></i>	<i><b>2000- 2010 Growth</b></i>	<i><b>(%)</b></i>
<b>Valley</b>										
West Valley RSA 28	56,694	88,851	32,157	56.7%	145,233	56,382	63.5%	236,421	91,188	62.8%
East Valley RSA 29	110,067	68,410	-41,657	-37.8%	88,296	19,886	29.1%	129,035	40,739	46.1%
<b>Mountain</b>										
RSA 30	35,632	38,610	2,978	8.4%	54,716	16,106	41.7%	86,644	31,928	58.4%
<b>Desert</b>										
Baker RSA 31	7,346	14,446	7,100	96.7%	14,979	533	3.7%	18,575	3,596	24.0%
Barstow RSA 32a & Victor Valley RSA 32b	73,343	62,298	-11,045	-15.1%	69,942	7,644	12.3%	90,418	20,476	29.3%
Morongo Basin RSA 33	40,475	46,541	6,066	15.0%	48,000	1,459	3.1%	58,049	10,049	20.9%
Outlying Deserts RSA 34	2,559	3,320	761	29.7%	3,373	53	1.6%	4,037	664	19.7%
Total Unincorporated	326,116	322,476	-3,640	-1.1%	424,539	102,063	31.6%	623,179	198,640	46.8%

Sources: 1980 & 1990 Census; 1994 SCAG Growth Forecast

## Housing Distribution Patterns

The projected increase in the housing stock reflects the population trend identified above. While the population is projected to rise by 467,041 over the next 10 years, the housing stock will increase by 151,650 units over the same interval (Tables 3 and 6).

The spatial distribution of new residential construction is expected to continue to be skewed toward the Valley Region of the County. As shown in Table 6, about 70% of the new units to be built in the County between 2000 and 2010 are expected to be located in the Valley Region. Although the Mountain and Desert Regions are increasing their share of the projected growth, over 70% of the housing units in the County will still be found in the Valley Region in 2020. (Table 5)

With a projected increase of 198,640 residents to the unincorporated portions of the County RSAs over the next 10 years, the unincorporated housing stock is expected to increase by 63,149 units. Table 7 illustrates the spatial distribution of housing growth within the Unincorporated County areas. In line with the population growth, the Valley and Mountain Regions are projected to experience the greatest growth in housing, with a slower rate of growth occurring in the Desert Region. According to the 1994 SCAG Regional Growth Forecast, the unincorporated Valley Region is projected to add nearly 45,000 new housing units (+63%). Consistent with the County trend, the growth in the Valley Region represents over 70% of the total unincorporated growth. The remainder of the unincorporated housing growth is split between the Mountains and Desert Regions, with 10,286 and 8,207 additional units, respectively.



**TABLE 5**  
**PROJECTED HOUSING GROWTH TRENDS 1970-2020**  
**VALLEY, MOUNTAINS, DESERT**  
**SAN BERNARDINO COUNTY**

	<i>Valley (1)</i>			<i>Mountains (2)</i>			<i>Desert (3)</i>			<i>County Total</i>		
	<i>1970</i>	<i>2020</i>	<i>Change</i>	<i>1970</i>	<i>2020</i>	<i>Change</i>	<i>1970</i>	<i>2020</i>	<i>Change</i>	<i>1970</i>	<i>2020</i>	<i>Change</i>
Total Households	168,266	640,709	280.8%	6,926	46,449	570.6%	36,829	217,785	491%	212,021	904,943	326.8%
% of Total Households	79.4%	70.8%	-8.6%	3.3%	5.1%	1.9%	17.4%	24.1%	6.7%	100%	100%	--
Growth	--	--	472,443	--	--	39,523	--	--	180,956	--	--	692,922
% of Growth	--	--	68.2%	--	--	5.7%	--	--	26.1%	--	--	100%

(1) Includes RSAs West Valley (28), East Valley (29)

(2) Includes RSAs (30)

(3) Includes RSAs Baker (31), Barstow (32a), Victorville (32b), Twentynine Palms (33), Needles (34)

Sources: 1970 U.S. Census; 1994 SCAG Growth Forecast

**TABLE 6**  
**HOUSING TRENDS BY REGIONAL STATISTICAL AREA (RSA) 1970-2010**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

RSA	1970	1980	1970-1980		1990	1980-1990		2000	1990-2000		2010	2000-2010	
			Growth	(%)		Growth	(%)		Growth	(%)		Growth	(%)
Valley													
West Valley RSA 28	69,909	118,872	48,963	70.0%	175,692	56,820	47.8%	213,343	37,651	21.4%	268,725	55,382	26.0%
East Valley RSA 29	109,525	136,927	27,402	25.0%	166,106	29,179	21.3%	199,426	33,320	20.1%	250,179	50,753	25.4%
Mountains													
RSA 30	23,522	38,699	15,177	64.5%	16,715	-21,984	-56.8%	22,022	5,307	31.7%	33,623	11,601	52.7%
Desert													
Baker RSA 31	2,897	3,337	440	15.2%	4,228	891	26.7%	4,238	10	0.2%	5,364	1,126	26.6%
Barstow RSA 32a & Victor Valley RSA 32b	26,665	43,611	16,946	63.6%	77,553	33,942	77.8%	98,828	21,275	27.4%	126,096	27,268	27.6%
Morongo Basin RSA 33	17,774	21,033	3,259	18.3%	21,079	46	0.2%	22,811	1,732	8.2%	27,303	4,492	19.7%
Outlying Deserts RSA 34	2,373	3,766	1,393	58.7%	3,364	-402	-10.7%	4,293	929	27.6%	5,320	1,027	23.9%
Incorporated	124,536	251,457	126,921	101.9%	359,819	108,362	43.1%	428,697	68,878	19.1%	517,107	88,410	20.6%
Unincorporated	87,485	114,788	27,303	31.2%	104,918	-9,870	-8.6%	136,261	31,343	29.9%	199,501	63,240	46.4%
County Total	212,021	366,245	154,224	72.7%	464,737	98,492	26.9%	564,958	100,221	21.6%	716,608	151,650	26.8%

Note: Figures indicate number of households.

Source: 1970 Census; 1994 SCAG Growth Forecast

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**TABLE 7**  
**HOUSING TRENDS BY REGIONAL STATISTICAL AREA (RSA) 1980-2010**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

RSA	1980	1990	1980-1990		2000	1990-2000		2010	2000-2010	
			Growth	(%)		Growth	(%)		Growth	(%)
Valley										
West Valley RSA 28	17,764	26,356	8,592	48.4%	43,497	17,141	65.0%	73,102	29,605	68.1%
East Valley RSA 29	40,056	21,846	-18,210	-45.5%	27,296	5,450	24.9%	42,347	15,051	55.1%
Mountain										
RSA 30	13,254	14,161	907	6.8%	18,677	4,516	31.9%	28,963	10,286	55.1%
Desert										
Baker RSA 31	2,693	4,228	1,535	57.0%	4,236	8	0.2%	5,351	1,115	26.3%
Barstow RSA 32a & Victor Valley RSA 32b	24,909	20,641	-4,268	-17.1%	24,791	4,150	20.1%	28,141	3,350	13.5%
Morongo Basin RSA 33	15,011	16,549	1,538	10.2%	16,522	-27	-0.2%	20,025	3,503	21.2%
Outlying Deserts RSA 34	1,101	1,373	272	24.7%	1,333	-40	-2.9%	1,572	239	17.9%
Total Unincorporated	114,788	105,154	-9,634	-8.4%	136,352	31,198	29.7%	199,501	63,149	46.3%

Note: Unincorporated Total may not correspond to numbers presented in other tables due to methodology.

Sources: 1980 & 1990 Census; 1994 SCAG Growth Forecast

## County Employment Trends and Distribution Patterns

San Bernardino County's emergence as a center of job growth is the result of the out-migration of firms and people to the Inland Empire from the Southland's coastal counties. This migration is occurring as the density of land development in Orange, Los Angeles, and San Diego counties has created a shortage of manufacturing, distribution and housing space in those areas and increased the cost of space within them. As a result, people began migrating to the Inland Empire in the early 1980s. This trend was followed by firms in the mid-1980s. Until 1995, most of this demand was concentrated in the West Valley.

As shown in Table 9, in 2000, 80% of the County's 617,054 jobs were located in the West and East Valley RSAs. This employment distribution is not expected to change significantly over the next 10 years, as 80% of all new jobs in the County are expected to be located in these areas (Table 8). Table 10 lists the 25 largest private employers in San Bernardino. This table reaffirms the Valley Region's position as the primary employment center of the County. Consistent with the County employment trends, the majority (74%) of the Unincorporated County employment growth over the next 10 years is expected to occur in the Valley Region (Table 11). In particular, the SCAG Regional Growth Forecast projects that the West Valley RSA will continue to add a tremendous number of new jobs. Additionally, the number of jobs in the Unincorporated Mountains Region/RSA is expected to almost double in the next 10 years, with an increase of over 9,000 jobs. The Desert Region RSAs will remain bedroom communities, with relatively small increases in new jobs. Overall, the unincorporated portions of the County are projected to experience a greater increase (66%) in the number of jobs than the County as a whole (40%).

The "jobs-housing balance" test is a general measure of a community's employment opportunities with respect to its residents' housing needs. A balanced community would reach equilibrium between employment and housing opportunities so that a majority of residents could also work within the community. The California State Department of Finance (DOF) has determined that 1.5 jobs per new housing unit is a healthy jobs-housing balance, according to recently proposed State legislation (SB1642), which seeks to require explicitly the regional goal of a jobs-housing ratio of 1.5. A jobs-housing balance ratio less than 1.5 indicates a housing rich community, while a ratio above 1.5 indicates a jobs rich community.

Table 12 indicates that the County's current (2000) housing inventory is estimated at 610,317 units, while the County is estimated to provide 617,054 employment opportunities. This represents a jobs-housing ratio of 1.01, reflecting an improved jobs-housing balance from the last decade. A comparison of the number of jobs in San Bernardino County in 1990 (466,350) with the number of housing units in that same year (542,332) indicated a jobs-housing ratio of 0.86. Although there has been an improvement in jobs-housing balance, the County's ratio consistently reflects the County's role as a residential community and net exporter of jobs into the surrounding Southern California counties.

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**TABLE 8**  
**PROJECTED EMPLOYMENT TRENDS 1970-2020**  
**VALLEY, MOUNTAINS, DESERT**  
**SAN BERNARDINO COUNTY**

	<i>Valley (1)</i>			<i>Mountains (2)</i>			<i>Desert (3)</i>			<i>County Total</i>		
	<i>1970</i>	<i>2020</i>	<i>Change</i>	<i>1970</i>	<i>2020</i>	<i>Change</i>	<i>1970</i>	<i>2020</i>	<i>Change</i>	<i>1970</i>	<i>2020</i>	<i>Change</i>
Total Employment	183,405	886,929	383.6%	6,973	33,068	374.2%	41,685	183,366	339.9%	232,063	1,103,363	375.5%
% of Total Employment	79.0%	80.4%	1.4%	3.0%	3.0%	0.0%	18.0%	16.6%	-1.3%	100%	100%	--
Growth	--	--	703,524	--	--	26,095	--	--	141,681	--	--	871,300
% of Growth	--	--	80.7%	--	--	3.0%	--	--	16.3%	--	--	100%

(1) Includes RSAs West Valley (28), East Valley (29)

(2) Includes RSAs (30)

(3) Includes RSAs Baker (31), Barstow (32a), Victorville (32b), Twentynine Palms (33), Needles (34)

Sources: 1970 U.S. Census; 1994 SCAG Growth Forecast

**TABLE 9**  
**EMPLOYMENT TRENDS BY REGIONAL STATISTICAL AREA (RSA) 1970-2010**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

RSA	1970	1980	1970-1980		1990	1980-1990		2000	1990-2000		2010	2000-2010	
			Growth	(%)		Growth	(%)		Growth	(%)		Growth	(%)
Valley													
West Valley RSA 28	78,777	150,827	72,050	91.5%	203,350	52,523	34.8%	284,006	80,656	39.7%	404,172	120,166	42.3%
East Valley RSA 29	104,628	139,443	34,815	33.3%	169,975	30,532	21.9%	212,453	42,478	25.0%	282,528	70,075	33.0%
Mountains													
RSA 30	6,973	16,105	9,132	131.0%	12,061	-4,044	-25.1%	12,011	-50	-0.4%	22,816	10,805	90.0%
Desert													
Baker RSA 31	3,376	2,923	-453	-13.4%	1,560	-1,363	-46.6%	1,579	19	1.2%	1,751	172	10.9%
Barstow RSA 32a & Victor Valley RSA 32b	27,363	42,396	15,033	54.9%	67,497	25,101	59.2%	90,227	22,730	33.7%	128,970	38,743	42.9%
Morongo Basin RSA 33	8,767	15,866	7,099	81.0%	7,871	-7,995	-50.4%	11,965	4,094	52.0%	14,686	2,721	22.7%
Outlying Deserts RSA 34	2,179	2,458	279	12.8%	4,036	1,578	64.2%	4,813	777	19.3%	5,785	972	20.2%
Incorporated	154,635	332,354	177,719	114.9%	438,869	106,515	32.0%	546,816	107,947	24.6%	744,354	197,538	36.1%
Unincorporated	77,428	37,664	-39,764	-51.4%	27,481	-10,183	-27.0%	70,238	42,757	155.6%	116,354	46,116	65.7%
County Total	232,063	370,018	137,955	59.4%	466,350	96,332	26.0%	617,054	150,704	32.3%	860,708	243,654	39.5%

Source: 1970, 1980, & 1990 U.S. Census; 1994 SCAG Growth Forecast

**TABLE 10**  
**LARGEST PRIVATE EMPLOYERS 2000**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<b>Company</b>	<b>City</b>	<b>Product/Service</b>	<b>Employees</b>
<b>RSA 28</b>			
Nurse Providers Staffing	Ontario	Employment Agency	2,000
San Antonio Community Hospital	Upland	General Hospital	1,750
Chaffey Community College District	Rancho Cucamonga	Community College	1,385
Husmann International Inc.	Chino	Mfrg. Commercial Refrigeration Equipment	1,300
California Steel Industries	Fontana	Steel Slab Conversion	950
Scripto-Tokai Corporation	Fontana	Mfrg. Disposable Cigarette Lighters and Writing Instruments	870
Mag Instrument Inc.	Ontario	Mfrg. Flashlights	800
Target Corporation	Fontana	District and Regional Office	800
PNS Stores Inc.	Rancho Cucamonga	Retail Variety Store	800
Sundance Spas Inc.	Chino	Manufacturing Industries	700
<b>RSA 29</b>			
Stater Brothers Markets	Colton	Supermarket Chain	6,500
Loma Linda University Medical Center	Loma Linda	Hospital	4,600
St. Bernardino Medical Center	San Bernardino	General Hospital	1,700
Community Hospital of San Bernardino	San Bernardino	General Hospital	1,500
Loma Linda University	Loma Linda	University	1,339
San Manuel Indian Bingo Casino	Highland	Bingo Parlor and Casino	1,291
CSK Auto Inc.	Rialto	Retail Auto/Home Supplies	1,114
Epic Management LP	Redlands	Management Services	1,020
Environmental Systems Research Institute	Redlands	Computer Software Developer	900
Redlands Community Hospital	Redlands	Hospital	900
Loma Linda University Health Care	Loma Linda	Administrative Services to Physicians	850
TRW Inc.	San Bernardino	Research and Development	700
<b>RSA 31</b>			
Dyncorp	Fort Irwin	Electrical Mechanical and Insulation Contractor	1,600
<b>RSA 32</b>			
Burlington Northern and Santa	Barstow	Railroad Yard and Diesel Facility	1,000
St. Mary Regional Medical Center	Apple Valley	General Hospital	700
Source: Dunn & Bradstreet, May 18, 2000.			

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**TABLE 11**  
**EMPLOYMENT TRENDS BY REGIONAL STATISTICAL AREA (RSA) 1980-2010**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

RSA	1980	1990	1980-1990		2000	1990-2000		2010	2000-2010	
			Growth	(%)		Growth	(%)		Growth	(%)
Valley										
West Valley RSA 28	16,656	2,782	-13,874	-83.3%	33,331	30,549	1098.1%	55,405	22,074	66.2%
East Valley RSA 29	14,070	6,094	-7,976	-56.7%	13,857	7,763	127.4%	25,804	11,947	86.2%
Mountain										
RSA 30	6,938	9,069	2,131	30.7%	9,878	809	8.9%	19,066	9,188	93.0%
Desert										
Baker RSA 31	0	1,560	1,560	--	1,576	16	1.0%	1,747	171	10.9%
Barstow RSA 32a & Victor Valley RSA 32b	0	4,471	4,471	--	6,053	1,582	35.4%	7,289	1,236	20.4%
Morongo Basin RSA 33	0	3,505	3,505	--	5,543	2,038	58.1%	7,043	1,500	27.1%
Outlying Deserts RSA 34	0	0	0	--	0	0	--	0	0	--
Total Unincorporated	37,664	27,481	-10,183	-27.0%	70,238	42,757	155.6%	116,354	46,116	65.7%

Sources: 1980 & 1990 Census; 1994 SCAG Growth Forecast

**TABLE 12**  
**COMPARISON OF JOBS TO HOUSING BALANCE BY REGIONAL STATISTICAL AREA (RSA) 1980-2000**  
**SAN BERNARDINO COUNTY**

<b>RSA</b>	<b>1980</b>			<b>1990</b>			<b>2000</b>		
	<b>Emp.</b>	<b>DU</b>	<b>Ratio <sup>1</sup></b>	<b>Emp.</b>	<b>DU</b>	<b>Ratio <sup>1</sup></b>	<b>Emp.</b>	<b>DU <sup>2</sup></b>	<b>Ratio <sup>1</sup></b>
<b>Valley</b>									
<i>West Valley RSA 28</i>	150,827	118,872	1.27	203,350	188,862	1.08	284,006	212,451	1.34
<i>East Valley RSA 29</i>	139,443	136,074	1.02	169,975	178,611	0.95	212,453	200,856	1.06
<b>Mountains</b>									
<i>RSA 30</i>	16,105	38,685	0.42	12,061	46,936	0.26	12,011	53,159	0.23
<b>Desert</b>									
<i>Baker RSA 31</i>	2,923	3,333	0.88	1,560	5,516	0.28	1,579	6,408	0.25
<i>Barstow RSA 32a &amp; Victor Valley RSA 32b</i>	42,396	43,597	0.97	67,497	86,338	0.78	90,227	97,101	0.93
<i>Morongo Basin RSA 33</i>	15,866	21,018	0.75	7,871	29,898	0.26	11,965	33,604	0.36
<i>Outlying Deserts RSA 34</i>	2,458	3,766	0.65	4,036	6,171	0.65	4,813	6,738	0.71
<b>County Total</b>	<b>370,018</b>	<b>365,345</b>	<b>1.01</b>	<b>466,350</b>	<b>542,332</b>	<b>0.86</b>	<b>617,054</b>	<b>610,317</b>	<b>1.01</b>

<sup>1</sup> Ratio represents the number of employment opportunities per dwelling unit.

<sup>2</sup> Projected number of dwelling units for 2000 based on 1990 RSA proportions and Department of Finance estimates.

Source: California State Department of Finance;

An examination of the jobs-housing balance by RSA illustrates the nature and role of each RSA within the County. For example, the jobs-housing ratio of the Morongo Basin RSA, at 0.36, indicates that the RSA acts as a residential community and offers few employment opportunities. Conversely, the West Valley RSA, with a 1.34 jobs-housing ratio, provides a relative balance of jobs and housing. In fact, the West Valley RSA is the only RSA within the County that can be categorized as a balanced community. The remaining six RSAs contain an overwhelming majority of housing compared to jobs, with ratios as low as 0.23. In 1990, according to the Census, there were 27,481 jobs and 148,252 dwelling units in the unincorporated portions of the County, producing a jobs-housing ratio of 0.19. This figure presents the unincorporated County as extremely housing-rich and job-poor.

## Household Characteristics

Table 13 shows the household size distribution by RSA and unincorporated area for 1990. The most common household sizes throughout San Bernardino County are 3-4 person and 2 person households. 3-4 person households generally represent approximately 35% of all households and 2 person households generally represent approximately 29%. The Valley Region contains larger households when compared to the Desert Region, particularly the Morongo Basin and Outlying Deserts regions.

Large households (those with 5+ persons) are the least common in all areas of San Bernardino County, with the exception of the West Valley RSA, where single person households are the least most common household size. Large households represent between 10% and 19% of all households among the County RSAs, and 16% of unincorporated households contain 5 or more persons.

**TABLE 13**  
**HOUSEHOLD SIZE DISTRIBUTION BY REGIONAL STATISTICAL AREA**  
**(RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

	<i>1 Person</i>	<i>2 Persons</i>	<i>3-4 Persons</i>	<i>5+ Persons</i>	<i>Total</i>
<b>Valley</b>					
<i>West Valley RSA 28</i>	28,472	46,242	67,800	33,178	175,692
<i>East Valley RSA 29</i>	36,071	47,889	55,241	26,907	166,108
<b>Mountains</b>					
<i>RSA 30</i>	3,283	6,213	5,375	1,842	16,713
<b>Desert</b>					
<i>Baker RSA 31</i>	813	1,142	1,596	677	4,228
<i>Barstow RSA 32a &amp; Victor Valley RSA 32b</i>	13,298	25,050	27,501	12,074	77,923
<i>Morongo Basin RSA 33</i>	5,333	7,753	5,929	2,064	21,079
<i>Outlying Deserts RSA 34</i>	833	1,113	755	293	2,994
<b>Unincorporated Area</b>	<b>18,938</b>	<b>33,414</b>	<b>36,209</b>	<b>16,593</b>	<b>105,154</b>
<b>County Total</b>	<b>88,103</b>	<b>135,402</b>	<b>164,197</b>	<b>77,035</b>	<b>464,737</b>

Source: 1990 U.S. Census



Table 14 illustrates persons per household by tenure for each RSA and the unincorporated areas. As shown above, 2-person and 3-4 person households were the most common household sizes. According to the 1990 U.S. Census, these households were also the most owner-dominated, particularly in the unincorporated areas where owners represented 77% of 2-person households and 66% of 3-4-person households. Owner households were dominant in all household sizes throughout the unincorporated and incorporated County, with the exception of the Baker region, where renters occupied the majority (57%) of households. Large households (5+ persons) were primarily owner occupied, except in the Morongo Basin and Outlying Deserts regions, where tenure status was equal (Morongo Basin – 50% owner and renter) or favorable to renters (Outlying Desert – 54% renter).

**TABLE 14**  
**PERSONS PER HOUSEHOLD BY TENURE**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

	1 Person		2 Persons		3-4 Persons		5+ Persons		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
<b>Valley</b>										
West Valley RSA 28	52%	48%	67%	33%	69%	31%	65%	35%	65%	35%
East Valley RSA 29	52%	48%	65%	35%	61%	39%	59%	41%	60%	40%
<b>Mountains</b>										
RSA 30	64%	36%	79%	21%	70%	30%	66%	34%	71%	29%
<b>Desert</b>										
Baker RSA 31	49%	51%	60%	40%	34%	66%	32%	68%	43%	57%
Barstow RSA 32a & Victor Valley RSA 32b	59%	41%	74%	26%	66%	34%	64%	36%	66%	34%
Morongo Basin RSA 33	67%	33%	73%	27%	52%	48%	50%	50%	63%	37%
Outlying Deserts RSA 34	59%	41%	73%	27%	52%	48%	46%	54%	61%	39%
<b>Unincorporated Area</b>	<b>66%</b>	<b>34%</b>	<b>77%</b>	<b>23%</b>	<b>66%</b>	<b>34%</b>	<b>64%</b>	<b>36%</b>	<b>69%</b>	<b>31%</b>
<b>County Total</b>	<b>55%</b>	<b>45%</b>	<b>69%</b>	<b>31%</b>	<b>64%</b>	<b>36%</b>	<b>62%</b>	<b>38%</b>	<b>63%</b>	<b>37%</b>

Source: 1990 U.S. Census, STF1 Tables

Table 15 demonstrates that the age distribution in San Bernardino County remained relatively stable from 1980 to 1990, as the change in distribution experienced by any age group was no larger than 5%. Only children age 0-4 and adults age 25-54 increased their share of the population, indicating an influx of young working families. Figure 1 compares the age distribution for San Bernardino County and unincorporated portions. The chart illustrates that the age distribution in the County and unincorporated areas are very similar, with neither area showing a significantly greater proportion of age groups.

**TABLE 15**  
**AGE DISTRIBUTION 1980-1990**  
**SAN BERNARDINO COUNTY**

Age Group/Year	1980		1990		1980:1990 % Change
	Number	% of Pop.	Number	% of Pop.	
Preschool (0-4)	76,296	8.5%	137,231	9.7%	1.2%
School (5-18)	210,415	23.5%	321,732	22.7%	-0.8%
Young Adults (19-24)	104,072	11.6%	134,589	9.5%	-2.1%
Prime Working (25-54)	337,808	37.7%	608,001	42.9%	5.1%
Retirement (55-64)	77,375	8.6%	92,989	6.6%	-2.1%
Senior Citizens (65+)	89,056	10.0%	123,838	8.7%	-1.2%
<b>Total</b>	<b>895,022</b>	<b>100.0%</b>	<b>1,418,380</b>	<b>100.0%</b>	<b>N/A</b>

Source: U.S. Census

**Figure 1**  
**Age Distribution**  
**Age Group as a Percent of Population**

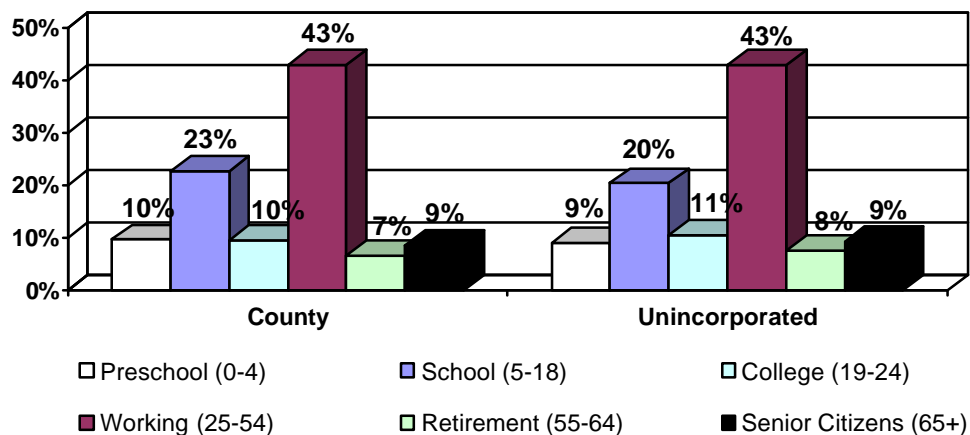


Table 16 shows the age distribution for San Bernardino by RSA and unincorporated area for 1980 and 1990. The majority of the RSAs demonstrate age distributions similar to the County in that the age groups 0-4 and 25-54 dominated the population growth between 1980 and 1990.

**TABLE 16**  
**AGE DISTRIBUTION BY REGIONAL STATISTICAL AREA (RSA) 1980-1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<b>RSA</b>	<b>Pre-School 0-4</b>		<b>School 5-17</b>		<b>Young Adults 18-24</b>		<b>Prime Working 25-54</b>		<b>Retirement 55-64</b>		<b>Senior Citizen 65+</b>		<b>Total</b>	
	<b>1980</b>	<b>1990</b>	<b>1980</b>	<b>1990</b>	<b>1980</b>	<b>1990</b>	<b>1980</b>	<b>1990</b>	<b>1980</b>	<b>1990</b>	<b>1980</b>	<b>1990</b>	<b>1980</b>	<b>1990</b>
<b>Valley</b>														
<i>West Valley RSA 28</i>	33,706	56,409	91,493	122,502	39,325	67,037	137,350	255,868	25,336	31,184	23,447	34,486	350,657	567,486
<i>East Valley RSA 29</i>	27,004	48,171	74,214	105,481	41,041	51,581	129,137	207,311	31,570	33,110	42,287	49,600	345,253	495,254
<b>Mountains</b>														
<i>RSA 30</i>	2,663	3,413	8,597	9,304	3,004	2,922	15,741	21,075	3,708	4,332	3,035	4,019	36,748	45,065
<b>Desert</b>														
<i>Baker RSA 31</i>	653	1,659	1,806	2,762	674	2,568	3,216	5,815	792	716	655	799	7,796	14,319
<i>Barstow RSA 32a &amp; Victor Valley RSA 32b</i>	9,063	22,137	25,685	50,023	12,684	20,736	38,814	95,025	10,395	17,994	10,773	23,469	107,414	229,384
<i>Morongo Basin RSA 33</i>	2,750	4,855	7,242	9,438	6,853	9,807	11,267	19,791	4,629	4,675	7,734	9,796	40,475	58,362
<i>Outlying Deserts RSA 34</i>	457	587	1,378	1,639	491	521	2,283	3,116	945	978	1,125	1,669	6,679	8,510
<b>Unincorporated</b>	<b>19,807</b>	<b>29,477</b>	<b>55,162</b>	<b>65,709</b>	<b>29,749</b>	<b>34,084</b>	<b>98,267</b>	<b>138,556</b>	<b>26,200</b>	<b>24,442</b>	<b>28,024</b>	<b>30,141</b>	<b>257,209</b>	<b>322,409</b>
<b>TOTAL</b>	<b>76,296</b>	<b>137,231</b>	<b>210,415</b>	<b>301,149</b>	<b>104,072</b>	<b>155,172</b>	<b>337,808</b>	<b>608,001</b>	<b>77,375</b>	<b>92,989</b>	<b>89,056</b>	<b>123,838</b>	<b>895,022</b>	<b>1,418,380</b>
<i>RSA % of County Total</i>	8.5%	9.7%	23.5%	21.2%	11.6%	10.9%	37.7%	42.9%	8.6%	6.6%	10.0%	8.7%	100%	100%

Source: 1980 &amp; 1990 U.S. Census

Table 17 illustrates that San Bernardino County is becoming increasingly ethnically/racially diverse. Between 1980 and 1990, the percentage of White residents as a proportion of the total population fell by almost 10% (from 82% to 73%). The percentage of Black and Asian/Pacific Islanders rose approximately 2% to 3% and the percentage of Hispanics increased by nearly 8%. Moreover, the numerical number of Black residents increased by 141% while the number of Asian/Pacific Islander residents rose by 286%. In the same time period, the number of White residents increased numerically by only 41%.

**TABLE 17**  
**RACIAL AND ETHNIC COMPOSITION 1980-1990**  
**SAN BERNARDINO COUNTY**

<i>Racial/Ethnic Group</i>	<i>1980</i>		<i>1990</i>		<i>1980:1990 % Change</i>
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	
White	737,545	82.4%	1,036,394	73.1%	-9.3%
Black	47,813	5.3%	115,302	8.1%	2.8%
American Indian, Eskimo, Aleut	10,084	1.1%	14,271	1.0%	-0.1%
Asian or Pacific Islander	14,929	1.7%	58,676	4.1%	2.5%
Other	84,645	9.5%	193,737	13.7%	4.2%
<b>Total</b>	<b>895,016</b>	<b>100%</b>	<b>1,418,380</b>	<b>100%</b>	<b>N/A</b>
Hispanic	165,863	18.5%	373,632	26.3%	7.8%

Source: 1980 & 1990 U.S. Census

As shown in Table 18, the unincorporated portions of the County are less diverse (71% White) than the County as a whole (61% White). The Valley is the most diverse region and the Mountains region is the least diverse. Numerically, the East Valley RSA contains the largest population of Blacks and American Indians/Eskimos/Aleuts and the West Valley RSA contains the largest population of Asian/Pacific Islanders and Hispanics. These RSAs are also the most heterogeneous with respect to the proportion of minorities (approximately 44% each).

**TABLE 18**  
**RACE AND ETHNIC COMPOSITION BY REGIONAL STATISTICAL AREA (RSA) 1980-1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

	<i>White (non- Hispanic)</i>	<i>Black</i>	<i>American Indian, Eskimo, Aleut</i>	<i>Asian or Pacific Islander</i>	<i>Hispanic</i>	<i>Other</i>	<i>Total</i>
<b>Valley</b>							
West Valley RSA 28	319,382	37,564	3,105	27,577	178,275	1,583	567,486
	56.3%	6.6%	0.5%	4.9%	31.4%	0.3%	100%
East Valley RSA 29	273,187	54,792	3,457	20,818	142,001	1,001	495,256
	55.2%	11.1%	0.7%	4.2%	28.7%	0.2%	100%
<b>Mountains</b>							
RSA 30	40,523	253	545	385	3,332	25	45,063
	89.9%	0.6%	1.2%	0.8%	7.4%	0%	100%
<b>Desert</b>							
Baker RSA 31	10,121	1,812	230	429	1,719	8	14,319
	70.7%	12.7%	1.6%	3%	12%	0%	100%
Barstow RSA 32a & Victor Valley RSA 32b	168,097	12,362	2,384	5,142	41,863	355	230,203
	73%	5.4%	1%	2.2%	18.2%	0.2%	100%
Morongo Basin RSA 33	47,732	3,398	695	1,258	5,232	47	58,362
	81.8%	5.8%	1.2%	2.1%	9%	0%	100%
Outlying Deserts RSA 34	5,788	171	421	101	1,210	0	7,691
	75.3%	2.2%	5.5%	1.3%	15.7%	0%	100%
<b>Unincorporated Area</b>	<b>227,878</b>	<b>15,329</b>	<b>3,520</b>	<b>10,506</b>	<b>64,779</b>	<b>397</b>	<b>322,409</b>
	<b>70.6%</b>	<b>4.8%</b>	<b>1.1%</b>	<b>3.3%</b>	<b>20.1%</b>	<b>0.1%</b>	<b>100%</b>
San Bernardino County Region	864,830	110,352	10,837	55,710	373,632	3,019	1,418,380
	61%	7.8%	0.8%	3.9%	26.3%	0.2%	100%

Source: 1990 U.S. Census

The State of California uses four income categories for the purpose of determining housing affordability and need in communities. This method is consistent with definitions of low- and moderate-income households used in various Federal and State housing programs, e.g., Section 8 and State Density Bonus Law. These categories are as follows:

- **Very Low Income**—50% or below the median income;
- **Low Income**—51% to 80% of the median;
- **Moderate Income**—81% to 120% of the median; and
- **Above Moderate Income**—more than 120% of the median.

HUD develops annual median household income estimates for the Riverside-San Bernardino County MSA. The median income for a family of four in 2000 was \$47,400. Table 19 presents the distribution of household income in the San Bernardino County unincorporated area. These data are based on the 1990 income distribution as reported in the Census.

**Section**  
**2**

**Community Profile**

**TABLE 19**  
**HOUSEHOLD INCOME BY TENURE 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<b>RSA</b>	<b>Owners</b>						<b>Renters</b>					
	<b>Under \$10,000</b>	<b>\$10,000- \$19,999</b>	<b>\$20,000- \$34,999</b>	<b>\$35,000- \$49,999</b>	<b>\$50,000+</b>	<b>Total</b>	<b>Under \$10,000</b>	<b>\$10,000- \$19,999</b>	<b>\$20,000- \$34,999</b>	<b>\$35,000- \$49,999</b>	<b>\$50,000+</b>	<b>Total</b>
<b>Valley</b>												
West Valley RSA 28	4,657	6,989	16,604	22,829	49,871	100,950	9,610	12,689	18,499	11,505	8,562	60,865
	5%	7%	16%	23%	49%	100%	16%	21%	30%	19%	14%	100%
East Valley RSA 29	5,772	9,208	17,699	18,881	30,813	82,373	15,752	17,171	18,168	9,450	6,114	66,655
	7%	11%	21%	23%	37%	100%	24%	26%	27%	14%	9%	100%
<b>Mountains</b>												
RSA 30	758	1,372	1,876	2,035	4,755	10,796	759	1,061	1,325	704	729	4,578
	7%	13%	17%	19%	44%	100%	17%	23%	29%	15%	16%	100%
<b>Desert</b>												
Baker RSA 31	91	100	253	288	208	940	286	587	752	449	217	2,291
	10%	11%	27%	31%	22%	100%	12%	26%	33%	20%	9%	100%
Barstow/Victor Valley RSA 32	3,062	5,490	9,981	9,895	12,903	41,331	5,620	6,782	7,489	3,509	2,312	25,712
	7%	13%	24%	24%	31%	100%	22%	26%	29%	14%	9%	100%
Morongo Basin RSA 33	1,916	2,543	2,698	1,946	1,815	10,918	1,680	2,206	2,339	968	496	7,689
	18%	23%	25%	18%	17%	100%	22%	29%	30%	13%	6%	100%
Outlying Deserts RSA 34	141	214	263	120	229	967	440	249	229	145	98	1,161
	15%	22%	27%	12%	24%	100%	38%	21%	20%	12%	8%	100%
<b>Unincorporated Area</b>	5,068	7,461	12,164	12,519	21,581	58,793	5,704	7,677	9,615	5,068	3,446	31,510
	9%	13%	21%	21%	37%	100%	18%	24%	31%	16%	11%	100%
<b>County Total</b>	<b>16,397</b>	<b>25,916</b>	<b>49,374</b>	<b>55,994</b>	<b>100,594</b>	<b>248,275</b>	<b>34,147</b>	<b>40,745</b>	<b>48,801</b>	<b>26,730</b>	<b>18,528</b>	<b>168,951</b>
	<b>7%</b>	<b>10%</b>	<b>20%</b>	<b>23%</b>	<b>41%</b>	<b>100%</b>	<b>20%</b>	<b>24%</b>	<b>29%</b>	<b>16%</b>	<b>11%</b>	<b>100%</b>

Source: 1990 U.S. Census

Note: Due to calculation methods in the Census, figures may vary from others presented in document.

According to the Census, approximately 41% of owner households in the County reported annual incomes greater than \$50,000. The Valley and Mountain Regions mirrored this trend, while the Desert Region experienced lower household income levels. The income distribution for renter households displayed a shift toward lower incomes, with 42% reporting annual incomes less than \$20,000. Similar to owner households, renters in the Valley and Mountain regions reported higher income levels than did those in the Desert Region. It is important to note, however, that housing prices in the Desert Region are significantly lower and thus more affordable to low income households. Data for the unincorporated area indicated an income distribution for owner and renter households similar to that of the County.

### III. Housing Inventory and Market Conditions

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This section summarizes the housing inventory and prevailing market conditions in San Bernardino County.

#### Housing Stock Profile

##### *Housing Type*

Table 20 illustrates the slowing trend of housing construction in the County. The number of housing units built in 1989 was 6,166. By 1993, at the beginning of the national economic slowdown, housing construction had fallen to 866 units (14% of 1989 level) and the County maintained this rate throughout the remaining years of the 1990s. Each RSA has remained consistent with the County trend, with current housing construction rates between 5% and 30% of 1989 totals. The Outlying Desert and Morongo Basin RSAs suffered the greatest slowdown in new housing units (5% of 1989 levels) while the Mountain Region/RSA retained 34% of peak housing construction rates.

The existing housing market experienced a great shift between 1980 and 1990. While the County gained units in every housing type, the individual RSAs performed much differently. As shown in Table 21, the West Valley RSA saw a significant increase in the number and proportion of single-family attached units and 5+ unit dwellings. The number of 5+ unit dwellings doubled while the number of single-family attached units nearly tripled. Over a third of the housing units gained from 1980 to 1990 in the East Valley RSA were 5+ unit dwellings. The Baker RSA gained a number of single-family attached units, but also experienced a large slowdown in construction of 5+ unit dwellings and an increase in the number of 3-4 unit dwellings.

**Section**  
**2**

**Community Profile**

**TABLE 20**  
**HOUSING STOCK BUILT BETWEEN 1989-1999 BY REGIONAL STATISTICAL AREA (RSA)**  
**SAN BERNARDINO COUNTY UNINCORPORATED AREA**

<b>RSA</b>	<b>1989</b>	<b>1990</b>	<b>1991</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>
<b>Valley</b>											
<i>West Valley RSA 28</i>	2,193	904	954	321	61	91	231	186	202	186	190
	35.6%	25.7%	38.9%	22.9%	7.0%	12.4%	28.3%	22.5%	27.4%	22.1%	20.1%
<i>East Valley RSA 29</i>	1,128	550	130	68	66	57	109	80	98	91	127
	18.3%	15.6%	5.3%	4.8%	7.6%	7.7%	13.4%	9.7%	13.3%	10.8%	13.5%
<b>Mountains</b>											
<i>RSA 30</i>	575	602	551	359	199	183	161	156	130	164	198
	9.3%	17.1%	22.5%	25.6%	23.0%	24.9%	19.7%	18.8%	17.6%	19.5%	21.0%
<b>Desert</b>											
<i>Baker RSA 31 *</i>	1,893	1,182	698	548	497	372	291	387	286	378	413
<i>Barstow/Victor Valley RSA 32*</i>	30.7%	33.6%	28.5%	39.1%	57.4%	50.5%	35.7%	46.7%	38.8%	44.9%	43.8%
<i>Morongo Basin RSA 33 **</i>	377	282	117	107	43	33	24	19	22	22	15
<i>Outlying Deserts RSA 34 **</i>	6.1%	8.0%	4.8%	7.6%	5.0%	4.5%	2.9%	2.3%	3.0%	2.6%	1.6%
<i>County Total</i>	6,166	3,520	2,450	1,403	866	736	816	828	738	841	943
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

\* Figures not available by RSA, but combined as "North Desert"

\*\* Figures not available by RSA, but combined as "Morongo Basin"

Source: San Bernardino County Building Permit Records, 1989-1999



**TABLE 21**  
**HOUSING INVENTORY BY TYPE AND BY REGIONAL STATISTICAL AREA (RSA) 1980-1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

RSA	Single-Family Detached		Single-Family Attached		Duplex		3 to 4 Units		5 or More Units		Mobile Homes		Other		Total	
	1980	1990	1980	1990	1980	1990	1980	1990	1980	1990	1980	1990	1980	1990	1980	1990
<b>Valley</b>																
West Valley RSA 28	86,386	116,023	3,371	9,808	2,006	2,383	6,957	9,429	14,265	28,054	5,887	9,096	--	1,019	118,872	175,812
	72.7%	66.0%	2.8%	5.6%	1.7%	1.4%	5.9%	5.4%	12.0%	16.0%	5.0%	5.2%	--	0.6%	100%	100%
East Valley RSA 29	94,211	105,006	4,546	5,248	2,898	3,746	7,405	10,172	17,041	26,999	10,832	13,598	--	1,194	136,933	165,963
	68.8%	63.3%	3.3%	3.2%	2.1%	2.3%	5.4%	6.1%	12.4%	16.3%	7.9%	8.2%	--	0.7%	100%	100%
<b>Mountains</b>																
RSA 30	35,380	15,048	173	277	747	236	468	172	1,062	142	869	660	--	116	38,699	16,651
	91.4%	90.4%	0.4%	1.7%	1.9%	1.4%	1.2%	1.0%	2.7%	0.9%	2.2%	4.0%	--	0.7%	100%	100%
<b>Desert</b>																
Baker RSA 31	1,910	1,960	82	777	98	201	29	341	518	58	700	947	--	20	3,337	4,304
	57.2%	45.5%	2.5%	18.1%	2.9%	4.7%	0.9%	7.9%	15.5%	1.3%	21.0%	22.0%	--	0.5%	100%	100%
Barstow RSA 32a & Victor Valley RSA 32b	30,568	52,420	1,830	2,323	1,331	2,142	1,825	4,328	3,984	6,774	4,067	9,297	--	281	43,605	77,565
	70.1%	67.6%	4.2%	3.0%	3.1%	2.8%	4.2%	5.6%	9.1%	8.7%	9.3%	12.0%	--	0.4%	100%	100%
Morongo Basin RSA 33	16,365	15,305	873	1,517	788	724	339	754	984	784	1,684	1,885	--	110	21,033	21,079
	77.8%	72.6%	4.2%	7.2%	3.7%	3.4%	1.6%	3.6%	4.7%	3.7%	8.0%	8.9%	--	0.5%	100%	100%
Outlying Deserts RSA 34	1,740	1,886	70	42	72	84	134	152	175	231	1,575	955	--	13	3,766	3,363
	46.2%	56.1%	1.9%	1.2%	1.9%	2.5%	3.6%	4.5%	4.6%	6.9%	41.8%	28.4%	--	0.4%	100%	100%
<b>Unincorporated Area</b>	<b>161,977</b>	<b>113,152</b>	<b>5,567</b>	<b>6,023</b>	<b>5,199</b>	<b>2,416</b>	<b>6,920</b>	<b>3,450</b>	<b>15,860</b>	<b>5,931</b>	<b>18,081</b>	<b>16,415</b>	--	<b>865</b>	<b>213,604</b>	<b>148,252</b>
	<b>75.8%</b>	<b>76.3%</b>	<b>2.6%</b>	<b>4.1%</b>	<b>2.4%</b>	<b>1.6%</b>	<b>3.2%</b>	<b>2.3%</b>	<b>7.4%</b>	<b>4.0%</b>	<b>8.5%</b>	<b>11.1%</b>	--	<b>0.6%</b>	<b>100%</b>	<b>100%</b>
<b>County Total</b>	<b>266,560</b>	<b>307,648</b>	<b>10,945</b>	<b>19,992</b>	<b>7,940</b>	<b>9,516</b>	<b>17,157</b>	<b>25,348</b>	<b>38,029</b>	<b>63,042</b>	<b>25,614</b>	<b>36,438</b>	--	<b>2,753</b>	<b>366,245</b>	<b>464,737</b>
	<b>72.8%</b>	<b>66.2%</b>	<b>3.0%</b>	<b>4.3%</b>	<b>2.2%</b>	<b>2.0%</b>	<b>4.7%</b>	<b>5.5%</b>	<b>10.4%</b>	<b>13.6%</b>	<b>7.0%</b>	<b>7.8%</b>	--	<b>0.6%</b>	<b>100%</b>	<b>100%</b>

Source: 1980 &amp; 1990 U.S. Census

The housing inventory of the remaining RSAs remained relatively stable during the 1980s, although a few notable changes deserve mention. The Mountains Region/RSA was unique in that it actually lost more than half of its housing stock between 1980 and 1990, the majority of which were single-family detached units. This loss can be attributed partially to the incorporation of Big Bear Lake in 1980. The number of mobile homes in the Barstow/Victor Valley RSA more than doubled, as did the 3-4 unit dwellings in the Morongo Basin RSA. In the Outlying Deserts RSA, mobile homes decreased dramatically both in number and in proportion (-40% and -13.4%, respectively). Table 22 displays the number of units by type for each RSA for the year 2000 based on 1990 proportions.

The unincorporated areas of the County experienced a drop of over 65,000 units between 1980 and 1990, a loss that can be attributed largely to incorporations. Numerically, the greatest loss occurred in single-family detached units (-48,825). In respect to 1980 housing stock, however, proportionally, single-family detached units increased. Perhaps more significant is the loss of over 50% of the number of 3-4 unit dwellings and 5+ unit dwellings between 1980 and 1990. Table 22 displays the forecast number of units by type for the unincorporated areas for the year 2000 based on 1990 proportions.

**TABLE 22**  
**HOUSING INVENTORY BY TYPE AND BY REGIONAL STATISTICAL AREA (RSA) 2000**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<i>RSA</i>	<i>SF Detached</i>	<i>SF Attached</i>	<i>Multiple 2-4</i>	<i>Multiple 5+</i>	<i>Mobile Homes</i>	<i>Other</i>	<i>Total</i>
<b>Valley</b>							
<i>West Valley RSA 28</i>	140,118	11,797	14,347	33,892	11,022	1,275	212,451
	66.0%	5.6%	6.8%	16.0%	5.2%	0.6%	100%
<i>East Valley RSA 29</i>	127,042	6,407	16,841	32,710	16,450	1,406	200,856
	63.3%	3.2%	8.4%	16.3%	8.2%	0.7%	100%
<b>Mountains</b>							
<i>RSA 30</i>	48,056	904	1,595	478	2,126	372	53,159
	90.4%	1.7%	3.0%	0.9%	4.0%	0.7%	100%
<b>Desert</b>							
<i>Baker RSA 31</i>	2,916	1,160	807	83	1,410	32	6,408
	45.5%	18.1%	12.6%	1.3%	22.0%	0.5%	100%
<i>Barstow RSA 32a &amp; Victor Valley RSA 32b</i>	65,640	2,913	8,156	8,448	11,652	388	97,101
	67.6%	3.0%	8.4%	8.7%	12.0%	0.4%	100%
<i>Morongo Basin RSA 33</i>	24,397	2,419	2,352	1,243	2,991	168	33,604
	72.6%	7.2%	7.0%	3.7%	8.9%	0.5%	99%
<i>Outlying Deserts RSA 34</i>	3,780	81	472	465	1,914	27	6,738
	56.1%	1.2%	7.0%	6.9%	28.4%	0.4%	100%
<b>Unincorporated Area</b>	<b>148,550</b>	<b>7,982</b>	<b>7,593</b>	<b>7,788</b>	<b>21,611</b>	<b>--</b>	<b>194,692</b>
	<b>76.3%</b>	<b>4.1%</b>	<b>3.9%</b>	<b>4.0%</b>	<b>11.1%</b>	<b>--</b>	<b>100%</b>
<b>County Total</b>	<b>411,948</b>	<b>25,681</b>	<b>44,571</b>	<b>77,320</b>	<b>47,565</b>	<b>3,669</b>	<b>610,317</b>
	<b>67.5%</b>	<b>4.2%</b>	<b>7.3%</b>	<b>12.7%</b>	<b>7.8%</b>	<b>0.6%</b>	<b>100%</b>

Note: Number of dwelling units for 2000 projected based on 1990 RSA proportions.

Source: 1990 U.S. Census

### *Unit Type and Tenure*

Table 23 displays the type of unit by tenure for each RSA in San Bernardino County in 1990. Throughout the County, the majority (84.2%) of the single-family detached units were owner occupied, whereas the majority (70.9%) of renter occupied units were split between single-family detached and 5+ unit dwellings. Over 68% of the County's vacant units were single-family detached units. It should be noted that the relatively high proportions of vacant units in 1990 reflect the large numbers of newly constructed units of the late 1980s which had not yet been sold and/or occupied.

The RSAs generally reflect the County's pattern, with the following notable exceptions. In the West and East Valley RSAs, over 30% of the vacant units were 5+ unit dwellings. In the Baker RSA, nearly one-third of the vacant units were mobile homes, and in the Outlying Deserts RSA, mobile homes represented over 70% of the vacant units. Mobile homes also represented unusually high proportions of owner occupied units in these two RSAs. This trend illustrates the predominance of mobile homes in the Desert Region.

Single-family detached units represented a significant portion of renter-occupied units in both the Baker and Morongo Basin RSAs (32.8 and 18.1%, respectively). In addition, over 20% of the vacant units in the Baker RSA were single-family detached units. These trends indicate an increasing popularity of single-family detached dwelling units in the two RSAs. A final variation can be found in the Mountains Region/RSA, where over 80% of renter-occupied units are single-family detached dwellings. While different from the County, this pattern is not atypical for the RSA, as single-family detached units dominate its housing market.

Table 24 illustrates the unit size by tenure by RSA and unincorporated areas for 1990. Throughout the County, primarily owner households occupy three- and four-bedroom units, while renter households dominate studio, one-bedroom, and two-bedroom units. Renter units are inherently smaller than owner units as they typically cost less and are designed for smaller households.

Due largely to the low income and retirement nature of housing in the Desert Region RSAs, owner occupied units are comprised of smaller two- and three-bedroom units. On average the Desert RSA owner units contain a little over 2.5 bedrooms while the Valley and Mountains RSA housing units contain almost 3 bedrooms. Renter households were actually larger in Desert Region RSAs, indicating lower rental prices.

# Section 2

## Community Profile

**TABLE 23**  
**UNIT TYPE AND TENURE BY REGIONAL STATISTICAL AREA (RSA) 1990**  
**SAN BERNARDINO COUNTY**

RSA		Single-Family Detached		Single-Family Attached		Duplex		3 to 4 Units		5 or More Units		Mobile Homes		Other		Total	
		Number	% <sup>2</sup>	Number	% <sup>2</sup>	Number	% <sup>2</sup>	Number	% <sup>2</sup>	Number	% <sup>2</sup>	Number	% <sup>2</sup>	Number	% <sup>2</sup>	Number	%
Valley																	
West Valley RSA 28	Owner <sup>1</sup>	97,129	84.8%	6,758	5.9%	222	0.2%	799	0.7%	1,004	0.9%	8,061	7.0%	548	0.5%	114,521	100%
	Renter <sup>1</sup>	18,894	30.8%	3,050	5.0%	2,161	3.5%	8,630	14.1%	27,050	44.1%	1,035	1.7%	471	0.8%	61,291	100%
	Vacant	6,384	48.9%	571	4.4%	162	1.2%	628	4.8%	4,788	36.7%	398	3.0%	119	0.9%	13,050	100%
East Valley RSA 29	Owner <sup>1</sup>	82,703	83.5%	2,198	2.2%	208	0.2%	476	0.5%	671	0.7%	12,217	12.3%	522	0.5%	98,995	100%
	Renter <sup>1</sup>	22,303	33.3%	3,050	4.6%	3,538	5.3%	9,696	14.5%	26,328	39.3%	1,381	2.1%	672	1.0%	66,968	100%
	Vacant	5,411	42.8%	506	4.0%	281	2.2%	1,323	10.5%	4,000	31.6%	999	7.9%	128	1.0%	12,648	100%
Mountains																	
RSA 30	Owner <sup>1</sup>	11,243	94.2%	109	0.9%	6	0.1%	11	0.1%	15	0.1%	533	4.5%	17	0.1%	11,934	100%
	Renter <sup>1</sup>	3,805	80.7%	168	3.6%	230	4.9%	161	3.4%	127	2.7%	127	2.7%	99	2.1%	4,717	100%
	Vacant	27,804	91.8%	582	1.9%	212	0.7%	322	1.1%	412	1.4%	832	2.7%	121	0.4%	30,285	100%
Desert																	
Baker RSA 31	Owner <sup>1</sup>	1,191	60.5%	11	0.6%	40	2.0%	0	0.0%	0	0.0%	721	36.6%	7	0.4%	1,970	100%
	Renter <sup>1</sup>	769	32.9%	766	32.8%	161	6.9%	341	14.6%	58	2.5%	226	9.7%	13	0.6%	2,334	100%
	Vacant	370	30.5%	249	20.5%	51	4.2%	83	6.8%	46	3.8%	391	32.3%	22	1.8%	1,212	100%
Barstow RSA 32a & Victor Valley RSA 32b	Owner <sup>1</sup>	42,883	83.3%	516	1.0%	124	0.2%	93	0.2%	111	0.2%	7,667	14.9%	98	0.2%	51,492	100%
	Renter <sup>1</sup>	9,537	36.6%	1,807	6.9%	2,018	7.7%	4,235	16.2%	6,663	25.6%	1,630	6.3%	183	0.7%	26,073	100%
	Vacant	5,257	59.7%	164	1.9%	237	2.7%	453	5.1%	1,187	13.5%	1,390	15.8%	119	1.4%	8,807	100%
Morongo Basin RSA 33	Owner <sup>1</sup>	11,606	87.0%	120	0.9%	57	0.4%	25	0.2%	6	0.0%	1,475	11.1%	58	0.4%	13,347	100%
	Renter <sup>1</sup>	3,699	47.8%	1,397	18.1%	667	8.6%	729	9.4%	778	10.1%	410	5.3%	52	0.7%	7,732	100%
	Vacant	7,253	82.2%	114	1.3%	154	1.7%	205	2.3%	168	1.9%	818	9.3%	107	1.2%	8,819	100%
Outlying Deserts RSA 34	Owner <sup>1</sup>	1,237	58.7%	21	1.0%	3	0.1%	0	0.0%	18	0.9%	815	38.7%	12	0.6%	2,106	100%
	Renter <sup>1</sup>	649	51.6%	21	1.7%	81	6.4%	152	12.1%	213	16.9%	140	11.1%	1	0.1%	1,257	100%
	Vacant	590	21.3%	8	0.3%	22	0.8%	24	0.9%	60	2.2%	2,019	72.8%	51	1.8%	2,774	100%
County Total	Owner <sup>1</sup>	247,992	84.2%	9,733	3.3%	660	0.2%	1,404	0.5%	1,825	0.6%	31,489	10.7%	1,262	0.4%	294,365	100%
	Renter <sup>1</sup>	59,656	35.0%	10,259	6.0%	8,856	5.2%	23,944	14.1%	61,217	35.9%	4,949	2.9%	1,491	0.9%	170,372	100%
	Vacant	53,069	68.4%	2,194	2.8%	1,119	1.4%	3,038	3.9%	10,661	13.7%	6,847	8.8%	667	0.9%	77,595	100%

<sup>1</sup> Occupied

<sup>2</sup> This figure represents the percentage of units by tenure in each RSA or in the County total.

Source: 1990 U.S. Census

**TABLE 24**  
**UNIT SIZE BY TENURE BY REGIONAL STATISTICAL AREA (RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

RSA	Owners							Renters						
	Studio	1-bd	2-bd	3-bd	4+ bd	Avg. bd <sup>1</sup>	Total	Studio	1-bd	2-bd	3-bd	4+ bd	Avg. bd <sup>1</sup>	Total
<b>Valley</b>														
West Valley RSA 28	418	5,311	21,326	52,589	34,877	3.04	114,521	3,492	16,878	26,082	11,600	3,239	1.91	61,291
	0.4%	4.6%	18.6%	45.9%	30.5%	--	100%	6%	28%	43%	19%	5%	--	100%
East Valley RSA 29	575	6,343	24,886	44,543	22,649	2.86	98,996	3,493	19,218	30,098	11,218	2,941	1.87	66,968
	0.6%	6.4%	25.1%	45.0%	22.9%	--	100%	5%	29%	45%	17%	4%	--	100%
<b>Mountains</b>														
RSA 30	49	559	3,851	5,374	2,100	2.77	11,933	183	1,013	1,763	1,456	302	2.15	4,717
	0.4%	4.7%	32.3%	45.0%	17.6%	--	100%	4%	21%	37%	31%	6%	--	100%
<b>Desert</b>														
Baker RSA 31	0	128	618	989	235	2.71	1,970	43	153	1,062	801	275	2.48	2,334
	0.0%	6.5%	31.4%	50.2%	11.9%	--	100%	2%	7%	46%	34%	12%	--	100%
Barstow RSA 32a & Victor Valley RSA 32b	270	2,364	11,095	30,679	7,361	2.84	51,769	920	5,389	11,795	6,791	1,270	2.08	26,165
	0.5%	4.6%	21.4%	59.3%	14.2%	--	100%	4%	21%	45%	26%	5%	--	100%
Morongo Basin RSA 33	330	1,613	5,763	4,967	674	2.31	13,347	242	1,307	4,202	1,514	467	2.09	7,732
	2.5%	12.1%	43.2%	37.2%	5.0%	--	100%	3%	17%	54%	20%	6%	--	100%
Outlying Deserts RSA 34	30	283	762	627	127	2.30	1,829	30	274	484	310	67	2.11	1,165
	1.6%	15.5%	41.7%	34.3%	6.9%	--	100%	3%	24%	42%	27%	6%	--	100%
<b>Unincorporated Area</b>	<b>648</b>	<b>5,203</b>	<b>20,208</b>	<b>33,063</b>	<b>13,546</b>	<b>2.47</b>	<b>72,668</b>	<b>1,222</b>	<b>6,002</b>	<b>14,001</b>	<b>8,894</b>	<b>2,380</b>	<b>2.17</b>	<b>32,499</b>
	<b>0.9%</b>	<b>7.2%</b>	<b>27.8%</b>	<b>45.5%</b>	<b>18.6%</b>	<b>--</b>	<b>100%</b>	<b>4%</b>	<b>18%</b>	<b>43%</b>	<b>27%</b>	<b>7%</b>	<b>--</b>	<b>100%</b>
<b>County Total</b>	<b>1,672</b>	<b>16,601</b>	<b>68,301</b>	<b>139,768</b>	<b>68,023</b>	<b>2.89</b>	<b>294,365</b>	<b>8,403</b>	<b>44,232</b>	<b>75,486</b>	<b>33,690</b>	<b>8,561</b>	<b>1.94</b>	<b>170,372</b>
	<b>1%</b>	<b>6%</b>	<b>23%</b>	<b>47%</b>	<b>23%</b>	<b>--</b>	<b>100%</b>	<b>5%</b>	<b>26%</b>	<b>44%</b>	<b>20%</b>	<b>5%</b>	<b>--</b>	<b>100%</b>

<sup>1</sup> For Calculation of the average number of bedrooms, a value of 5.25 was given for the households with 5+ bedrooms.  
Source: 1990 U.S. Census

## Vacancy Rates and Tenure

The vacancy rate is an indicator of the general availability of housing. It also reflects how well available units meet the current housing market demand. A low vacancy rate suggests that households may have difficulty finding housing within their price range; a high vacancy rate may indicate either an imbalance between household characteristics and the type of available units, an oversupply of housing units, or a large amount of vacation/seasonal units. The availability of vacant housing units provides households with choices on different unit types to accommodate changing needs (e.g., single persons, newly married couples and elderly households typically need smaller units than households with school age children). A low vacancy rate may contribute to higher market rents and prices, and may limit the choices of households in finding adequate housing. It may also be related to overcrowding, as discussed later.

Table 25 provides 1990 occupancy and tenure characteristics for the unincorporated areas of San Bernardino County. According to the U.S. Census Bureau, vacant units displayed in the “Other” category include vacation, seasonal, or migratory housing units that are not used as primary residences<sup>1</sup>. The data indicates a 29% vacancy rate in the unincorporated areas, while the overall County experienced a 14% vacancy rate. The higher vacancy rate can largely be explained by the fact that significant proportions of the unincorporated areas are located in the Mountain and Desert regions. These two regions contain a large number of vacation/seasonal homes that are not utilized as a usual and consistent place of residence. The high vacancy rates also reflect a sizeable stock of newly built units constructed in the latter years of the 1980s which had not yet been sold and/or occupied.

Vacation/seasonal homes represent nearly 10% of all homes in the County and 25% of all homes in the unincorporated areas. Moreover, vacation/seasonal homes are responsible for approximately two-thirds of all vacant units in the County and over 80% of vacant units in the unincorporated areas. Excluding all of the vacant homes categorized as “Other” results in a vacancy rate for both the County and unincorporated areas of 5%. Such a rate is considered healthy and unrestrictive to the housing market.

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<sup>1</sup> “Other” category also includes units held for occupancy of a caretaker, janitor; held for settlement of an estate, or held for personal reasons of the owner. The number of these units is often small and inconsequential.

**TABLE 25**  
**HOUSING INVENTORY BY TENURE BY REGIONAL STATISTICAL AREA (RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

RSA	Total Units	Occupied Units		Vacant Units			
		Rental	Owner	Total Vacant	Rental	Owner	Other
Valley							
West Valley RSA 28	188,862	61,291	114,521	13,050	6,117	4,148	2,785
		32%	61%	7%	3%	2%	1%
East Valley RSA 29	178,611	66,968	98,994	12,649	6,583	2,678	3,388
		37%	55%	7%	4%	1%	2%
Mountains							
RSA 30	46,936	4,717	11,935	30,284	577	754	28,953
		10%	25%	65%	1%	2%	62%
Desert							
Baker RSA 31	5,516	2,334	1,970	1,212	178	63	971
		42%	36%	22%	3%	1%	18%
Barstow RSA 32a & Victor Valley RSA 32b	86,338	26,072	51,492	8,947	2,186	1,463	5,298
		30%	60%	10%	3%	2%	6%
Morongo Basin RSA 33	29,898	7,732	13,347	8,819	762	496	7,561
		26%	45%	29%	3%	2%	25%
Outlying Deserts RSA 34	6,171	1,258	2,106	2,634	104	60	2,470
		20%	34%	43%	2%	1%	40%
<b>Unincorporated Area</b>	<b>148,252</b>	<b>32,499</b>	<b>72,668</b>	<b>43,085</b>	<b>2,846</b>	<b>2,944</b>	<b>37,295</b>
		<b>22%</b>	<b>49%</b>	<b>29%</b>	<b>2%</b>	<b>2%</b>	<b>25%</b>
County Total	542,332	170,372	294,365	77,595	16,507	9,662	51,426
		32%	54%	14%	3%	2%	9%

Source: 1990 U.S. Census

## Age of Housing Stock

Age is one measure of housing stock conditions and a factor for determining the need for rehabilitation. Without proper maintenance, housing units deteriorate over time. Housing units that are older are likely to be in need of major repairs (e.g., a new roof or plumbing). As a general “rule of thumb,” houses 30 years or older are considered aged and are more likely to require major repairs. In addition, older houses may not be built to current standards for fire and earthquake safety.

The housing stock in the County is relatively new, with nearly 60% of all units built after 1970 (see Table 26). With the exception of the East Valley RSA, all remaining RSAs imitate the County pattern. According to the 1990 Census, only 0.8% of all San Bernardino County housing units lacked complete kitchen facilities and only 0.5% lacked complete plumbing facilities. As a result, a relatively small proportion of units should require major rehabilitation.

It should be noted, however, that 22% of all housing units in Baker RSA and over 28% of all housing units in the Outlying Deserts RSA were mobile homes (see Table 21). In addition, a larger percentage of these units were vacant (see Table 23), indicating that consistent maintenance may not be occurring. Experience has shown that these structures age much more rapidly than traditional construction and therefore assumptions regarding housing condition based solely on age may not be valid for mobile homes.

**TABLE 26**  
**AGE OF HOUSING STOCK BY STATISTICAL AREA (RSA)**  
**SAN BERNARDINO COUNTY**

RSA	Year Built						Total
	Before 1939	1940- 1949	1950- 1959	1960- 1969	1970- 1980	1980- 1990	
Valley							
West Valley RSA 28	6,030	8,477	23,124	24,237	46,870	80,124	188,862
	3.2%	4.5%	12.2%	12.8%	24.8%	42.4%	100%
East Valley RSA 29	13,739	15,642	33,850	31,392	30,638	53,351	178,612
	7.7%	8.8%	19.0%	17.6%	17.2%	29.9%	100%
Mountains							
RSA 30	3,641	3,678	4,403	8,679	12,769	13,765	46,935
	7.8%	7.8%	9.4%	18.5%	27.2%	29.3%	100%
Desert							
Baker RSA 31	291	601	818	459	1,352	1,995	5,516
	5.3%	10.9%	14.8%	8.3%	24.5%	36.2%	100%
Barstow RSA 32a & Victor Valley RSA 32b	1,546	3,341	8,900	10,071	16,915	45,565	86,338
	1.8%	3.9%	10.3%	11.7%	19.6%	52.8%	100%
Morongo Basin RSA 33	755	1,096	5,685	4,896	6,966	10,500	29,898
	2.5%	3.7%	19.0%	16.4%	23.3%	35.1%	100%
Outlying Deserts RSA 34	381	340	795	965	2,032	1,658	6,171
	6.2%	5.5%	12.9%	15.6%	32.9%	26.9%	100%
County Total	26,383	33,175	77,575	80,699	117,542	206,958	542,332
	4.9%	6.1%	14.3%	14.9%	21.7%	38.2%	100%
Source: U.S. 1990 Census							

Source: U.S. 1990 Census

Although the County's housing stock is relatively new, a closer examination of dwelling units by age and household income reveals that lower income households (<80% MFI) occupy the majority of older housing units. Table 27 shows that lower income households occupied 60% of units older than 40 years and households with incomes less than 50% of the MFI represented 40% of housing units older than 60 years. The combination of a low income where financial resources for maintenance are often lacking, and an aging housing unit can lead to inadequate, deteriorated housing.

According to the 1990 Census, lower-income owners were more prevalent in aged housing units than lower-income renters. Low-income owners outnumbered lower income renters 97,825 to 56,059 in housing units built before 1980. It is important to note, however, that homeowners are better able to obtain financing for rehabilitation activities and always maintain the option of selling the home, which may result in tax benefits or appreciation in value.



**TABLE 27**  
**1990 UNITS OCCUPIED BY LOWER INCOME HOUSEHOLDS**  
**BY AGE OF DWELLING**  
**SAN BERNARDINO COUNTY**

Year Built	Renter		Owner		Total Units	
	#	%	#	%	#	%
<b>Total Before 1939</b>	<b>10,442</b>	<b>100%</b>	<b>11,637</b>	<b>100%</b>	<b>22,079</b>	<b>100%</b>
<b>Total Lower Income Households</b>	<b>4,498</b>	<b>44%</b>	<b>7,301</b>	<b>63%</b>	<b>11,799</b>	<b>53%</b>
Households with <50% MFI	3,601	35%	5,334	46%	8,935	40%
Households with 50-80% MFI	897	9%	1,967	17%	2,864	13%
<b>Total 1940-1959</b>	<b>34,914</b>	<b>100%</b>	<b>62,594</b>	<b>100%</b>	<b>97,508</b>	<b>100%</b>
<b>Total Lower Income Households</b>	<b>22,998</b>	<b>66%</b>	<b>47,975</b>	<b>76%</b>	<b>70,973</b>	<b>73%</b>
Households with <50% MFI	11,643	33%	17,624	28%	29,267	30%
Households with 50-80% MFI	11,355	33%	30,351	48%	41,706	43%
<b>Total 1960-1979</b>	<b>56,896</b>	<b>100%</b>	<b>113,297</b>	<b>100%</b>	<b>170,193</b>	<b>100%</b>
<b>Total Lower Income Households</b>	<b>28,563</b>	<b>50%</b>	<b>42,549</b>	<b>38%</b>	<b>71,112</b>	<b>42%</b>
Households with <50% MFI	11,355	20%	30,351	27%	41,706	25%
Households with 50-80% MFI	17,208	30%	12,198	11%	29,406	17%

Sources: 1990 Census; County of San Bernardino, 2000-2005 Consolidated Plan

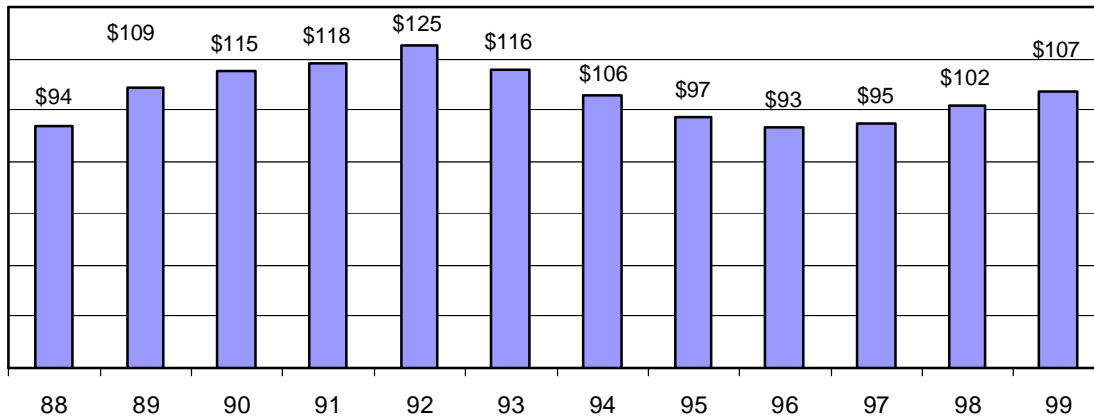
## Housing Costs and Rents

San Bernardino County offers the most affordable housing in Southern California. Like other Southland counties, its real estate markets suffered both volume and price declines during the early to mid 1990s recession. In recent years, San Bernardino County's existing and new home sales have grown substantially, while its median prices have strengthened.

### Price Trends

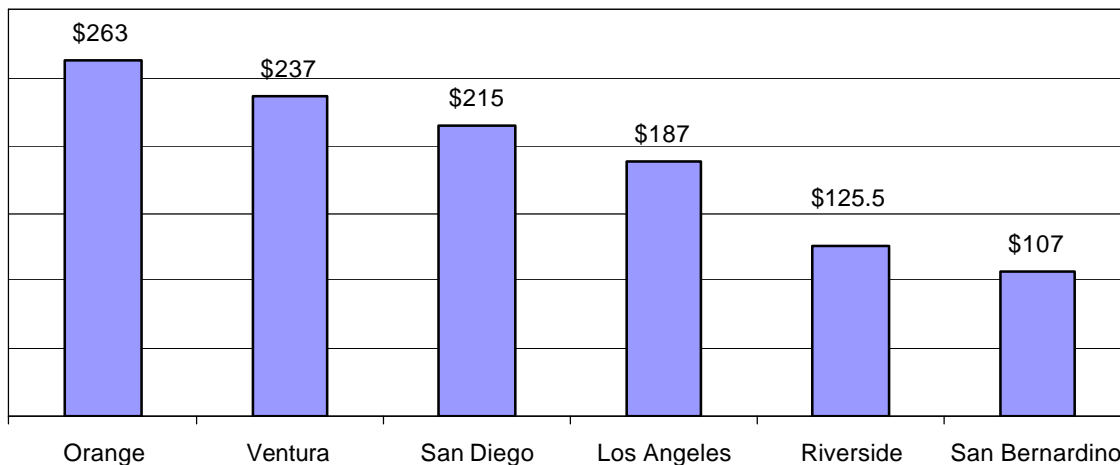
In 1999, the median price for San Bernardino County's existing homes was \$107,000 (Exhibit A). This was the most affordable among the six major Southern California counties (Exhibit B). At the same time, the County's new homes were selling for a median price of \$197,000 (Exhibit C). At that level, the County's new homes were also the most affordable among Southland counties (Exhibit D).

**EXHIBIT A**  
**EXISTING HOME PRICES 1988-1999**  
**SAN BERNARDINO COUNTY**



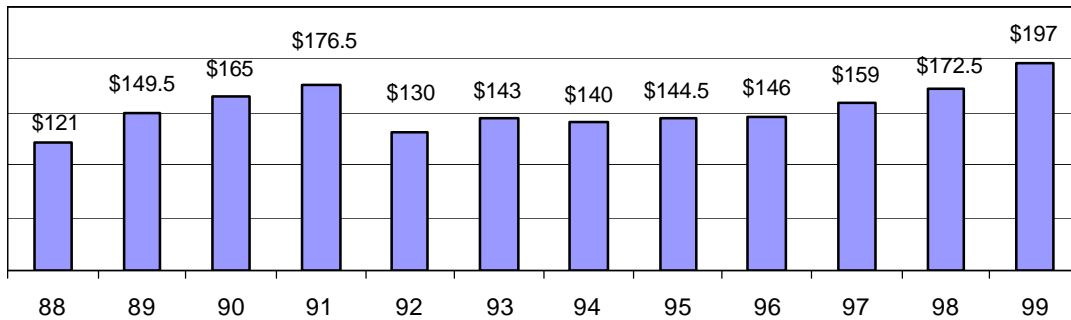
\*Fourth Quarter  
\*\*In thousands.  
Source: Dataquick

**EXHIBIT B**  
**EXISTING MEDIAN HOME PRICE COMPARISON, 1999**  
**SOUTHERN CALIFORNIA COUNTIES**



\*Fourth Quarter  
\*\* In thousands  
Source: Dataquick

**EXHIBIT C**  
**NEW HOME PRICES, 1988-1999**  
**SAN BERNARDINO COUNTY**

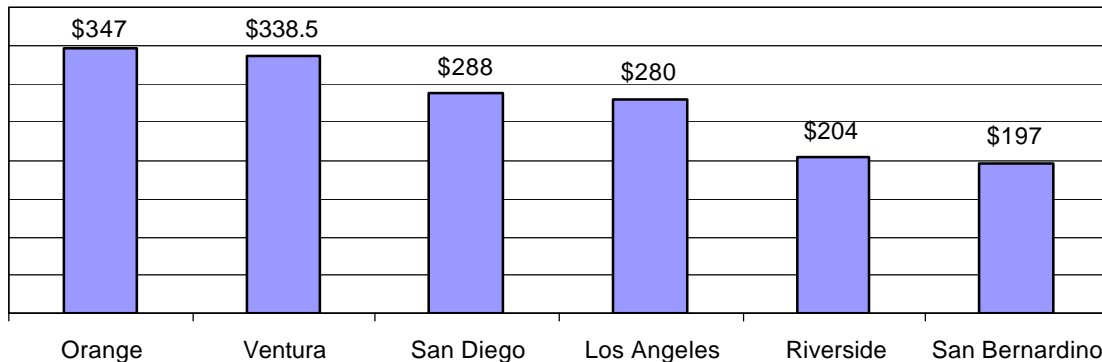


\*Fourth Quarter

\*\*In thousands.

Source: Dataquick

**EXHIBIT D**  
**NEW HOME PRICE COMPARISON, 1999**  
**SOUTHERN CALIFORNIA COUNTIES**



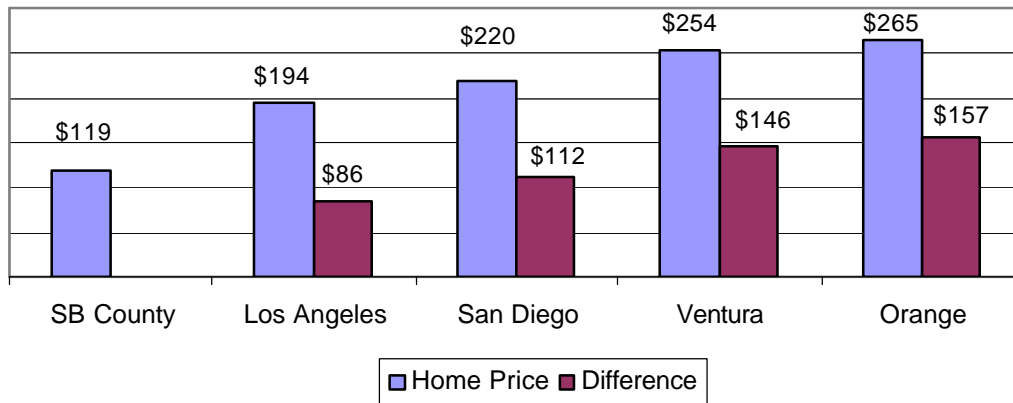
\*Fourth Quarter

\*\*In thousands.

Source: Dataquick

In the 1980s, the affordability of San Bernardino County's homes was the key variable driving the County's population growth. Now, with coastal county home prices at record levels, the same dynamic is being repeated. Thus, families seeking existing or new homes find that San Bernardino County's median price is \$86,000 to \$157,000 less than in Los Angeles, San Diego, Ventura or Orange counties (Exhibit E).

**EXHIBIT E**  
**SAN BERNARDINO COUNTY PRICE ADVANTAGE**  
**MEDIAN PRICES OF SOUTHERN CALIFORNIA COUNTIES 1999**



\*Fourth Quarter  
 \*\*In thousands  
 Source: Dataquick

Table 28 shows median sales prices by community based on a survey of both new and resale home prices in February 2000. The median sales price for all units was \$110,000. This table shows that home prices were substantially higher in Alta Loma (West Valley) and the Mountain resort communities of Lake Arrowhead and Wrightwood. The least expensive communities were in the Desert Region of the County.

**TABLE 28**  
**MEDIAN HOME PRICES**  
**NEW AND EXISTING CONDOS AND SINGLE FAMILY**  
**UNINCORPORATED SAN BERNARDINO COUNTY COMMUNITIES**  
**FEBRUARY 2000**

<i><b>Jurisdiction</b></i>	<i><b>Median Home Price (\$1,000)</b></i>	<i><b>% of County Median</b></i>	<i><b>Median Condo Price (\$1,000)</b></i>	<i><b>% of County Median</b></i>
San Bernardino County	\$110	100%	\$89	100%
<b>Valley</b>				
West Valley RSA 28				
Alta Loma	\$194	176%	-	-
East Valley RSA 29				
Bloomington	\$95	86%	-	-
East Highlands	\$121	110%	\$60	67%
Mentone	\$133	121%	\$28	32%
Crafton	\$125	114%	-	-
Muscoy	\$83	76%	-	-
<b>Mountains</b>				
Mountains RSA 30				
Crestline	\$94	86%	-	-
Forest Falls	\$145	132%	-	-
Lake Arrowhead	\$173	157%	-	-
Running Springs	\$69	63%	-	-
Twin Peaks	\$76	69%	-	-
Wrightwood	\$181	165%	-	-
<b>Desert</b>				
Baker RSA 31				
Trona	-	-	-	-
Barstow RSA 32A				
Barstow	\$59	54%	-	-
Victor Valley RSA 32B				
Lucerne Valley	\$63	57%	-	-
Phelan	\$107	97%	-	-
Pinon Hills	\$85	77%	-	-
Morongo Basin RSA 33				
Joshua Tree	\$39	36%	-	-
Landers	-	-	-	-
Morongo Valley	\$71	65%	-	-
Outlying Desert RSA 34				
Needles	\$58	53%	-	-
Newberry Springs	-	-	-	-
Source: DataQuick, February 2000. The Planning Center.				

### *Rental Price*

The 1990 Census provides the most current information on rental rates in the unincorporated area. The Census reported the median contract rent of all rental units in the County at \$556 per month. Table 29 lists the rental ranges reported and the number of units that rented for that

particular price range. As shown in Table 29, nearly 80% of rental units in San Bernardino County cost less than \$750 per month. Only 4.7% of rental units had monthly rents of more than \$1,000; of these, over 83% were three-bedroom units. For rental units with 2 or fewer bedrooms, 89.4% had monthly rents of less than \$750.

**TABLE 29**  
**1990 RENTS BY NUMBER OF BEDROOMS**  
**SAN BERNARDINO COUNTY**

<b>Range</b>	<b>Studio</b>		<b>1 Bedroom</b>		<b>2 Bedroom</b>		<b>3+ Bedroom</b>		<b>Total</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
\$0 - \$499	5,515	65.8%	25,623	58.4%	23,336	31.1%	6,046	14.5%	60,522	35.8%
\$500 - \$749	2,361	28.2%	15,742	35.9%	41,220	54.9%	13,113	31.5%	72,438	42.9%
\$750 - \$999	258	3.1%	1,491	3.4%	6,661	8.9%	12,806	30.8%	21,216	12.6%
\$1,000 +	52	0.6%	341	0.8%	895	1.2%	6,667	16.0%	7,955	4.7%
No Cash Rent	193	2.3%	697	1.6%	2,924	3.9%	3,010	7.2%	6,824	4.0%
<b>Total</b>	<b>8,379</b>	<b>100%</b>	<b>43,894</b>	<b>100%</b>	<b>75,036</b>	<b>100%</b>	<b>41,642</b>	<b>100%</b>	<b>168,955</b>	<b>100.0%</b>

Source: 1990 Census

Table 30 compares rental costs in the unincorporated communities for 1990 with the Countywide median rent of \$556 per month. According to the Census, median rental costs in the unincorporated communities in the West Valley and Mountains RSAs were higher than the median of the County. Median rents in the unincorporated communities in the East Valley RSA were approximately equal to the County median. The unincorporated communities in the Desert Region RSAs all exhibited median rental costs equal to or less than the County median. Table 31 displays the rental market history for San Bernardino County between 1994 and 2000.

**TABLE 30**  
**MEDIAN RENTAL PRICES**  
**UNINCORPORATED SAN BERNARDINO COUNTY**  
**COMMUNITIES**  
**1990**

<i><b>Jurisdiction</b></i>	<i><b>Median Monthly Rent</b></i>	<i><b>% of County Median</b></i>
San Bernardino County	\$556	100%
<b>Valley</b>		
West Valley RSA 28		
Chino Hills	\$869	156%
Los Serranos	\$673	121%
San Antonio Heights	\$615	111%
East Valley RSA 29		
Bloomington	\$572	103%
Mentone	\$531	96%
Muscoy	\$498	90%
<b>Mountains</b>		
Mountains RSA 30		
Arrowhead Acres	\$627	113%
Big Bear	\$509	92%
Crestline	\$606	109%
Lake Arrowhead	\$706	127%
Running Springs	\$618	111%
Wrightwood	\$727	131%
<b>Desert</b>		
Baker RSA 31		
Trona	\$364	65%
Barstow/Victor Valley RSA 32		
George AFB	\$431	78%
Lenwood	\$518	93%
Morongo Basin RSA 33		
Joshua Tree	\$429	77%
Morongo Valley	\$556	100%
Twenty-Nine Palms	\$379	68%
Yucca Valley	\$445	80%
Outlying Desert RSA 34		
Big River	\$434	78%

Source: County of San Bernardino

Rent levels reported by RealFacts in May 2000 ranged from a low of \$524 for a studio apartment to a high of \$1,116 for a 3-bedroom townhouse. A recent market survey of the housing market rent history for the County of San Bernardino shows continual growth in rental costs. Table 31 illustrates a historical record of rental costs for multi-family housing according to unit size. The table shows that on average, while rental costs have increased, only three-bedroom townhouses broke the \$1,000 per month barrier and no other units cost more than \$900 per month. The average monthly cost for all units in the survey was \$726. Nevertheless, the percentage increase in rental prices has been substantial, especially in the two and three

bedroom townhouses. Although much higher than the figures reported in the 1990 Census, rental costs are in line with the rising housing prices of the SCAG region.

**TABLE 31**  
**MULTI-FAMILY HOUSING MARKET RENT HISTORY 1994-2000**  
**SAN BERNARDINO COUNTY**

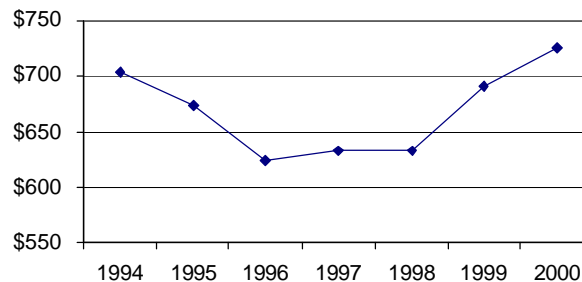
Unit Size	Average Rent						
	1994	1995	1996	1997	1998	1999	2000
Studio/Jr. 1-bd	\$485	\$490-\$537	\$476-\$529	\$486-\$529	\$539-\$569	\$504	\$524
1 bd/1 ba	\$626	\$589	\$548	\$556	\$571	\$604	\$632
2 TH	\$636	\$718	\$713	\$740	\$761	\$815	\$872
2 bd/1 ba	\$655	\$660	\$616	\$615	\$639	\$684	\$721
2 bd/2 ba	\$782	\$753	\$663	\$673	\$695	\$739	\$776
3 TH	\$692	\$794	\$858	\$894	\$933	\$1,031	\$1,116
3 bd/2 ba	\$824	\$830	\$787	\$774	\$796	\$850	\$896
Totals	\$704	\$674	\$624	\$633	\$633	\$691	\$726

Source: RealFacts 1999

\*RealFacts apartment price data reflects large, investment grade complexes. Rental figures, therefore, may be higher than those associated with smaller complexes that are more common in the eastern portion of San Bernardino County.

Over the 7-year period illustrated in Exhibit F, average rents increased a total of 16% from 1994 to 2000. The highest increases were reported for 2 and 3 bedroom townhouses at 22% and 30% respectively. Due to the current real estate market that has lowered vacancy rates and increased housing demand, it is likely that rents have increased in a majority of communities in the unincorporated area.

**EXHIBIT F**  
**ANNUAL RENT TREND 1994-2000**





### Affordability Gap Analysis

Table 32 shows the maximum affordable rent and purchase prices for housing in the County of San Bernardino according to income categories. According to income limits established by HUD, the maximum annual income for those in the Very Low Income category is \$23,700. By definition, housing is “affordable” if the monthly payment is not more than 30% of gross income. Based on that standard the maximum affordable monthly rent for a Very Low Income household is \$593, and the estimated maximum purchase price of a home is \$75,000. Households that earn between \$23,701 and \$37,900 are considered to be in the Low Income category and can afford a maximum monthly rental payment of \$948 and a maximum purchase price of \$120,000. Moderate Income households earn between \$37,901 and \$56,881 and can afford a monthly rental payment of \$1,422 and a purchase price of \$170,000.

**TABLE 32**  
**2000 MAXIMUM RENT AND PURCHASE PRICE BY INCOME CATEGORY**  
**SAN BERNARDINO COUNTY**

<i>Income Category</i>	<i>Annual Income <sup>1</sup></i>	<i>Maximum Affordable Rent Payment <sup>2</sup></i>	<i>Maximum Affordable Purchase Price <sup>3</sup></i>
<b>Four Person Household</b>			
Very Low (>50%)	\$23,700	\$593	\$75,000
Low (51-80%)	\$23,701-37,900	\$948	\$120,000
Moderate (81-120%)	\$37,901-56,880	\$1,422	\$170,000
Above Moderate(>120%)	>\$56,881	>\$1,422	>\$170,000
Median	\$47,400		
<b>Single Person Household</b>			
Very Low (>50%)	\$16,600	\$415	\$52,000
Low (51-80%)	\$16,601-26,550	\$664	\$83,000
Moderate (81-120%)	\$26,551-\$39,840	\$996	\$125,000
Above Moderate (120%)	>\$39,841	>\$996	>\$125,000
Median	\$33,200		

<sup>1</sup> Based on HUD income limits January 2000

<sup>2</sup> Calculated as 30% of income

<sup>3</sup> Assumes 10% down payment, an 8.5% interest rate and 1.25% tax and homeowners insurance.

Source: The Planning Center, 2000

San Bernardino County offers the most affordable housing in Southern California. A comparison with Table 28 indicates that the median home price in the County and all three regions is affordable to low income households (four-person). Furthermore, housing prices in the Mountain and Desert regions are affordable to very low income households. A comparison of affordable rental prices with Table 31 indicates that the median monthly rent throughout the County is affordable to low Income households.

### Employment Characteristics

As shown in Table 33, the two largest job sectors for San Bernardino County residents in 1991 were retail trade and manufacturing. In 1997, retail trade continued to employ the largest number of residents, however, the distribution/transportation sector grew over 80% to replace manufacturing as the second largest employment sector. Nevertheless, manufacturing also grew more than 30% and remained the third largest employment sector. Exhibit G displays the changes graphically.

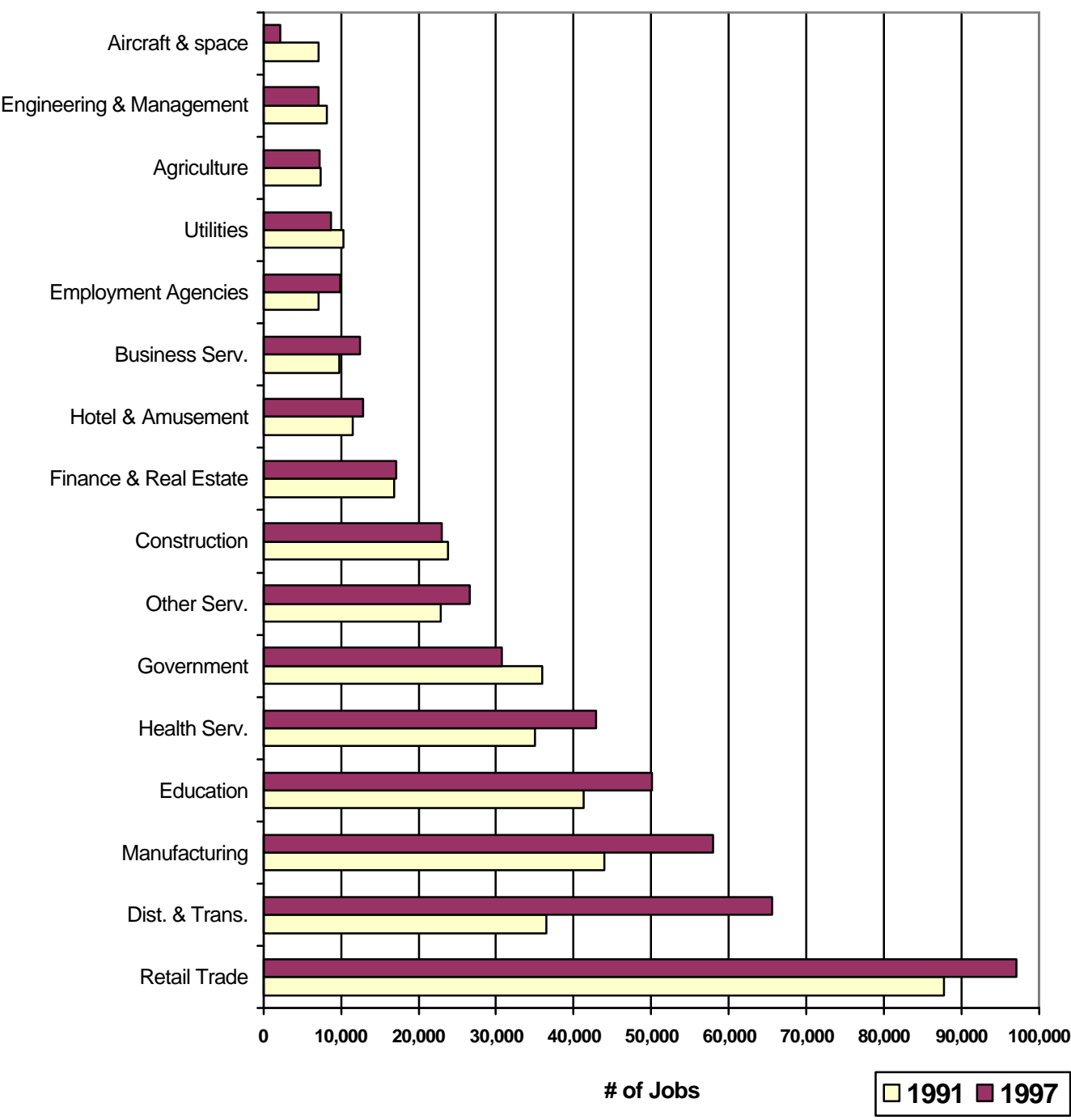
Other notable changes include business services and employment agencies, which grew by 27.6% and 39.5%, respectively. The aircraft, missiles, and space sector experienced the largest drop, decreasing nearly 70% between 1991 and 1997. This drop is occurring throughout the country as the aerospace industry continues to shrink.

**TABLE 33**  
**JOBS HELD BY SAN BERNARDINO COUNTY RESIDENTS BY**  
**SECTOR**  
**SAN BERNARDINO COUNTY**

<i>Job Sector</i>	<i>1991</i>	<i>1997</i>	<i>Change 91-97</i>	<i>% Change 91-97</i>
Retail Trade	87,680	96,957	9,277	10.6%
Distribution & Transportation	36,435	65,619	29,184	80.1%
Manufacturing	43,956	57,913	13,957	31.8%
Education	41,333	50,038	8,705	21.1%
Health Services	34,983	42,942	7,959	22.8%
Government	35,903	30,801	-5,102	-14.2%
Other Services	22,862	26,604	3,742	16.4%
Construction	23,789	23,064	-725	-3.0%
Finance, Insurance, & Real Estate	16,906	17,069	163	1.0%
Hotel & Amusement	11,552	12,918	1,366	11.8%
Business Services	9,747	12,440	2,693	27.6%
Employment Agencies	7,123	9,934	2,811	39.5%
Utilities	10,286	8,682	-1,604	-15.6%
Agriculture	7,349	7,303	-46	-0.6%
Engineering & Management	8,155	7,057	-1,098	-13.5%
Aircraft, Missiles, & Space	7,068	2,127	-4,941	-69.9%
<b>Total</b>	<b>405,127</b>	<b>471,468</b>	<b>66,341</b>	<b>16.4%</b>

Source: California Employment Development Department

EXHIBIT G  
EMPLOYMENT BY INDUSTRY 1991 AND 1997  
SAN BERNARDINO COUNTY



According to projections by the State Economic Development Department (EDD), the total number of non-farm jobs is expected to increase by 95,400 jobs a year during the 1995-2002 forecast period. This represents a 3.1% annual job-growth rate for this seven-year period compared with the projected annual job-growth rate of 2.1% per year for 1993-2000. During the 1995-2002 forecast period, all industry divisions except mining are expected to add jobs. Most of the new jobs will be in government, services, and tourism related industry groups.

Table 34 displays EDDs projections of the top ten fastest growing occupations in the San Bernardino-Riverside County Metropolitan Statistical Area for the years 1995-2002. The table also shows the median wage for each occupation and the corresponding income category. The majority of growth (6 of 10) is expected in occupations earning very low incomes. Only one occupation, General Managers and Top Executives, will earn above moderate incomes.

**TABLE 34**  
**TOP TEN FASTEST GROWING OCCUPATION PROJECTIONS 1995-2002**  
**SAN BERNARDINO COUNTY**

<i>Occupation</i>	<i>Expected Growth</i>	<i>Median Hourly Wage</i>	<i>Median Annual Wage</i>	<i>Income Category</i>
Cashiers	3,000 (+22%)	\$6.69	\$13,915	Very Low
Truck Drivers, Light, Include Delivery and Route Workers	2,900 (+65%)	\$10.02	\$20,842	Very Low
General Managers and Top Executives	2,610 (+23%)	\$29.57	\$61,506	Above Moderate
Salespersons, Retail	2,560 (+14%)	\$7.64	\$15,891	Very Low
Truck Drivers, Heavy or Tractor-Trailer	2,360 (+35%)	\$15.07	\$31,346	Low
Teachers, Secondary School	2,320 (+32%)	*	\$48,440	Moderate
Assemblers and Fabricators, Except Machine, Electrical, Electronic, and Precision	2,320 (+37%)	\$8.06	\$16,765	Very Low
Teachers, Elementary School	2,110 (+24%)	*	\$46,290	Moderate
General Office Clerks	1,830 (+15%)	\$9.46	\$19,677	Very Low
Teacher Aides, Paraprofessional	1,620 (+29%)	\$9.79	\$20,363	Very Low

\*For these occupations, workers may not work full-time all year-round. Therefore, EDD did not consider it feasible to calculate an hourly wage.

Source: California Employment Development Department, Occupational Employment & Wage Data 1998.

Table 35 illustrates the labor force characteristics for San Bernardino County RSAs and unincorporated areas for 1990. Of the 1,018,897 County residents age 16 and older, 661,447 (64.9%) were considered in the labor force. In the Morongo Basin and Outlying Deserts RSAs, however, less than 58% of residents age 16 and older were in the labor force, due to the large number of retired residents. A little less than 63% of the unincorporated population age 16 and older were in the labor force in 1990.

In 1990, according to the U.S. Census, the statewide unemployment rate was 6.5%. In comparison, San Bernardino County's unemployment rate was 7.4%. The East Valley and Barstow/Victor Valley RSAs experienced unemployment rates over 8% while the Mountains and Outlying Deserts RSAs' unemployment rates were under 6%. By 1999, DOF estimates that

California's unemployment rate dropped to 5.2% and the unemployment rate for San Bernardino County dropped to 4.8%. This drop is due to both the healthy economy experienced during the late 1990s and the increasing number of jobs developing in the County.

**TABLE 35**  
**LABOR FORCE CHARACTERISTICS BY STATISTICAL AREA (RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<b>RSA</b>	<b>Population Age 16 and Older</b>	<b>Not In Labor Force</b>	<b>Labor Force</b>	<b>Employed Persons</b>	<b>Unemployed Persons</b>
<b>Valley</b>					
West Valley RSA 28	404,754	124,546	280,208	262,647	17,561
	100%	30.8%	69.2%	93.7%	6.3%
East Valley RSA 29	355,482	130,154	225,328	206,439	18,889
	100%	36.6%	63.4%	91.6%	8.4%
<b>Mountains</b>					
RSA 30	33,430	11,397	22,033	20,759	1,274
	100%	34.1%	65.9%	94.2%	5.8%
<b>Desert</b>					
Baker RSA 31	10,140	3,060	7,080	6,601	479
	100%	30.2%	69.8%	93.2%	6.8%
Barstow RSA 32a & Victor Valley RSA 32b	164,271	66,144	98,127	89,412	8,715
	100%	40.3%	59.7%	91.1%	8.9%
Morongo Basin RSA 33	45,087	19,093	25,994	24,132	1,862
	100%	42.3%	57.7%	92.8%	7.2%
Outlying Deserts RSA 34	5,733	3,056	2,677	2,533	144
	100%	53.3%	46.7%	94.6%	5.4%
<b>Unincorporated Area</b>	<b>235,494</b>	<b>87,750</b>	<b>147,744</b>	<b>137,274</b>	<b>10,470</b>
	<b>100%</b>	<b>37.3%</b>	<b>62.7%</b>	<b>92.9%</b>	<b>7.1%</b>
County Total	1,018,897	357,450	661,447	612,523	48,924
	100%	35.1%	64.9%	92.6%	7.4%

Source: 1990 U.S. Census

Working within a resident's county of residence can be beneficial to the county's economy as it keeps both employer and consumer tax dollars within the county. Table 36 shows the commuting patterns of San Bernardino County residents for the RSAs and unincorporated areas in 1990. In the County and the unincorporated areas, over two-thirds of residents were employed within the County. In the West Valley RSA, 45.3% of residents work outside of the County, due in large part to the proximity to Los Angeles, Orange and Riverside counties. Residents in the remaining RSAs exhibit high levels of employment within the County, particularly in the Baker RSA, where over 90% of residents work within the County. Additionally, over 80% of residents in the Mountains and Barstow/Victor Valley RSAs commute to work in the County.

**TABLE 36**  
**COMMUTING PATTERNS BY REGIONAL STATISTICAL AREA (RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

RSA	Place of Work			Total Workers
	Within County	Outside County	Not Reported	
<b>Valley</b>				
West Valley RSA 28	137,095	119,057	6,495	262,647
	52.2%	45.3%	2.5%	100%
East Valley RSA 29	156,334	45,016	5,089	206,439
	75.7%	21.8%	2.5%	100%
<b>Mountains</b>				
RSA 30	16,746	3,544	469	20,759
	80.7%	17.1%	2.3%	100%
<b>Desert</b>				
Baker RSA 31	5,999	429	173	6,601
	90.9%	6.5%	2.6%	100%
Barstow RSA 32a & Victor Valley RSA 32b	73,942	13,124	2,546	89,612
	82.5%	14.6%	2.8%	100%
Morongo Basin RSA 33	14,303	9,251	578	24,132
	59.3%	38.3%	2.4%	100%
Outlying Deserts RSA 34	1,942	548	43	2,533
	76.7%	21.6%	1.7%	100%
<b>Unincorporated Area</b>	<b>92,174</b>	<b>41,551</b>	<b>3,544</b>	<b>137,269</b>
	<b>67.1%</b>	<b>30.3%</b>	<b>2.6%</b>	<b>100%</b>
County Total	406,361	190,969	15,193	612,723
	66.3%	31.2%	2.5%	100%

Source: 1990 U.S. Census

Table 37 shows the occupation of employed persons by RSA and unincorporated areas for 1990. As a whole, the majority (31.8%) of persons in the County were employed in technical/sales/administration occupations, and nearly one-quarter (23.8%) of County residents worked in managerial/professional occupations. All of the County's RSAs and unincorporated areas generally imitated this trend, with the exception of the Outlying Deserts RSA. While 28.6% of residents in the Outlying Deserts RSA were occupied in technical/sales/administration occupations, 22.7% of its residents worked in service occupations.

**TABLE 37**  
**OCCUPATION OF EMPLOYED PERSONS BY REGIONAL STATISTICAL AREA (RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<i>RSA</i>	<i>Managerial/ Professional</i>	<i>Technical Sales Administra tion</i>	<i>Services</i>	<i>Farming, Forestry, Fishing</i>	<i>Precision Production, Craft, Repair</i>	<i>Operations, Fabrication, Laborers</i>	<i>Total</i>
<b>Valley</b>							
<i>West Valley RSA 28</i>	62,035	85,673	30,542	5,512	36,391	41,957	262,110
	23.7%	32.7%	11.7%	2.1%	13.9%	16.0%	100%
<i>East Valley RSA 29</i>	50,288	63,980	27,859	3,436	26,668	29,995	202,226
	24.9%	31.6%	13.8%	1.7%	13.2%	14.8%	100%
<b>Mountains</b>							
<i>RSA 30</i>	6,629	5,865	2,982	311	3,004	1,906	20,697
	32.0%	28.3%	14.4%	1.5%	14.5%	9.2%	100%
<b>Desert</b>							
<i>Baker RSA 31</i>	694	1,061	643	100	500	577	3,575
	19.4%	29.7%	18.0%	2.8%	14.0%	16.1%	100%
<i>Barstow RSA 32a &amp; Victor Valley RSA 32b</i>	17,197	25,556	10,932	1,403	15,654	13,374	84,116
	20.4%	30.4%	13.0%	1.7%	18.6%	15.9%	100%
<i>Morongo Basin RSA 33</i>	3,324	5,068	2,724	248	2,887	1,865	16,116
	20.6%	31.4%	16.9%	1.5%	17.9%	11.6%	100%
<i>Outlying Deserts RSA 34</i>	457	723	575	87	284	405	2,531
	18.1%	28.6%	22.7%	3.4%	11.2%	16.0%	100%
<b>Unincorporated Area</b>	<b>30,179</b>	<b>37,675</b>	<b>15,954</b>	<b>3,121</b>	<b>19,286</b>	<b>17,906</b>	<b>124,121</b>
	<b>24.3%</b>	<b>30.4%</b>	<b>12.9%</b>	<b>2.5%</b>	<b>15.5%</b>	<b>14.4%</b>	<b>100%</b>
<b>County Total</b>	<b>140,624</b>	<b>187,926</b>	<b>76,257</b>	<b>11,097</b>	<b>85,388</b>	<b>90,079</b>	<b>591,371</b>
	<b>23.8%</b>	<b>31.8%</b>	<b>12.9%</b>	<b>1.9%</b>	<b>14.4%</b>	<b>15.2%</b>	<b>100%</b>

Source: 1990 U.S. Census

Table 38 shows employment by industry for the County, each RSA, and the unincorporated areas. The service industry was the largest industry, employing over 182,000 persons (29.7%), with the trade industry employing 130,643 persons (21.3%). As in Table 36, the RSAs and unincorporated areas generally followed the same trend as the County. The two exceptions were the Baker and Morongo Basin RSA, where the majority of employment was found in the armed forces industry (45.8% and 33.2%, respectively). These two RSAs are dominated by military institutions such as Fort Irwin and Edwards Air Force Base.

**Section**  
**2**

**Community Profile**

**TABLE 38**  
**EMPLOYMENT BY INDUSTRY BY REGIONAL STATISTICAL AREA (RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<i><b>RSA</b></i>	<i><b>Armed Forces</b></i>	<i><b>Agricultural, Mining, Construction</b></i>	<i><b>Manufacturing</b></i>	<i><b>Transportation, Utilities, Communications</b></i>	<i><b>Trade</b></i>	<i><b>Finance, Insurance, Real Estate</b></i>	<i><b>Services</b></i>	<i><b>Public Administration</b></i>
<b>Valley</b>								
<i>West Valley RSA 28</i>	537	29,750	53,010	21,327	57,668	17,176	71,706	11,473
	0.2%	11.3%	20.2%	8.1%	22.0%	6.5%	27.3%	4.4%
<i>East Valley RSA 29</i>	4,213	21,175	24,964	15,131	43,889	11,227	73,257	12,583
	2.0%	10.3%	12.1%	7.3%	21.3%	5.4%	35.5%	6.1%
<b>Mountains</b>								
<i>RSA 30</i>	62	3,174	1,470	1,308	4,271	1,676	7,577	1,221
	0.3%	15.3%	7.1%	6.3%	20.6%	8.1%	36.5%	5.9%
<b>Desert</b>								
<i>Baker RSA 31</i>	3,026	664	440	244	654	29	1,037	507
	45.8%	10.1%	6.7%	3.7%	9.9%	0.4%	15.7%	7.7%
<i>Barstow RSA 32a &amp; Victor Valley RSA 32b</i>	5,296	12,815	8,764	9,184	19,800	4,392	22,442	6,719
	5.9%	14.3%	9.8%	10.3%	22.1%	4.9%	25.1%	7.5%
<i>Morongo Basin RSA 33</i>	8,016	2,640	865	1,093	3,690	967	5,079	1,782
	33.2%	10.9%	3.6%	4.5%	15.3%	4.0%	21.0%	7.4%
<i>Outlying Deserts RSA 34</i>	2	265	39	392	671	75	908	181
	0.1%	10.5%	1.5%	15.5%	26.5%	3.0%	35.8%	7.1%
<b>Unincorporated Area</b>	<b>13,153</b>	<b>17,687</b>	<b>16,619</b>	<b>9,663</b>	<b>26,652</b>	<b>7,510</b>	<b>38,118</b>	<b>7,872</b>
	<b>9.6%</b>	<b>12.9%</b>	<b>12.1%</b>	<b>7.0%</b>	<b>19.4%</b>	<b>5.5%</b>	<b>27.8%</b>	<b>5.7%</b>
<b>County Total</b>	<b>21,152</b>	<b>70,483</b>	<b>89,552</b>	<b>48,679</b>	<b>130,643</b>	<b>35,542</b>	<b>182,006</b>	<b>34,466</b>
	<b>3.5%</b>	<b>11.5%</b>	<b>14.6%</b>	<b>7.9%</b>	<b>21.3%</b>	<b>5.8%</b>	<b>29.7%</b>	<b>5.6%</b>

Source: 1990 U.S. Census



# Section 3

## EXISTING HOUSING NEEDS

The following section presents housing needs and special concerns relative to various segments of the population.

Several factors will influence the degree of demand for new housing in San Bernardino County in the coming years. Four major "needs" categories are considered in this element:

- Housing needs that result from overcrowding.
- Housing needs that result when households are paying more than they can afford for housing.
- Housing needs of "special needs groups" such as the elderly, large families, female-headed households, households with a disabled person, and the homeless.
- Housing needs resulting from population growth, both in the County and the surrounding region.

Analysis of demographics and market conditions indicates that the number of households at the extremes of the income spectrum will continue to grow while the traditional middle income segments decline in size and activity in the housing market. In terms of specific housing needs, home ownership and the first time homebuyer program will become critical for the moderate to above moderate income population, while the other income groups will need help in meeting the increasingly higher cost burdens.

## I. Overcrowding

Table 39 contains data regarding overcrowding for lower-income households in the unincorporated area. According to HUD, a household is considered to be overcrowded if there are more than 1.0 persons per room. A typical two-bedroom apartment with a living room and kitchen (a total of four rooms excluding bathrooms and hallways) would be considered overcrowded if it had more than four occupants. In the unincorporated area, an estimated 15% of renter households were estimated to be overcrowded while only 8% of owner-occupied units were overcrowded. Overall, overcrowded conditions occurred in approximately 10% of all unincorporated households.

Approximately 10% of lower income households (<50% of MFI) were overcrowded and moderate-income households (50% to 80% of MFI) experienced slightly more overcrowding at 13%. The households with the most amount of overcrowding, however, earned above moderate incomes 80-95% of MFI. Overcrowded conditions occurred in over 37% of these households, with 29% of renter households and 41% of owner households overcrowded. Those households earning 95% or more of the MFI experienced the least overcrowding (5%).

**TABLE 39  
OVERCROWDING  
LOWER-INCOME HOUSEHOLDS 1999  
UNINCORPORATED SAN BERNARDINO COUNTY**

<i>Tenure</i>	<i>Income Level</i>					<i>Total</i>
	<i>&lt;30%</i>	<i>30-50%</i>	<i>50-80%</i>	<i>80-95%</i>	<i>&gt;95%</i>	
<i>Total Renters</i>	5,211	5,279	6,465	2,336	8,608	27,899
<i>Number Overcrowding</i>	833	803	1,153	685	699	4,173
<i>% Overcrowded</i>	(16%)	(15%)	(18%)	(29%)	(8%)	(15%)
<i>Total Owners</i>	5,246	5,485	9,077	4,859	35,551	60,218
<i>Number Overcrowding</i>	234	399	814	1,996	1,473	4,916
<i>% Overcrowded</i>	(4%)	(7%)	(9%)	(41%)	(4%)	(8%)
<i>Total Households</i>	10,457	10,764	15,542	7,195	44,159	88,117
<i>Number Overcrowding</i>	1,067	1,202	1,967	2,681	2,172	9,089
<i>% Overcrowded</i>	(10%)	(11%)	(13%)	(37%)	(5%)	(10%)

Source: Regional Housing Needs Assessment, SCAG 1999.

## II. Households Overpaying for Housing

State housing policy recognizes that cooperative participation of the private and public sectors is necessary to expand housing opportunities to all economic segments of the community. A primary State goal is the provision of decent housing and suitable living environment for Californians of all economic levels. Historically, the private sector generally responds to the

majority of the community's housing needs through the production of market-rate housing. However, the percentage of the population on a statewide basis who can afford market rate housing is declining. By definition, a household is considered to be overpaying when housing cost exceeds 30% of gross household income." (Health and Safety Code, Section 50052.9).

Table 40 lists the percentage of lower-income renters and homeowners with monthly housing costs exceeding 30% of their monthly gross income. Overpayment is more prevalent in San Bernardino County than overcrowding. In the unincorporated area, approximately one-third of all households overpaid for housing, with 41% of renter households and 30% of owner-occupied units overpaying. Lower income households (<50% of MFI) experienced the greatest rate of overpayment, with 63% overpaying for housing. Over half (52.5%) of lower income owner-occupied units and nearly three-quarters (73.7%) of lower income renters overpaid for housing. Lower-income households represent 45.6% of the total number of households overpaying for housing in unincorporated San Bernardino County.

Of the households earning 50% to 95% of the MFI, overpaying occurred in 38% of households, with more owners overpaying than renters. As with overcrowding, those households earning 95% or more of the MFI experienced the least overcrowding (17%).

**TABLE 40**  
**HOUSING OVERPAYMENT**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

<i><b>Tenure</b></i>	<i><b>Income Level</b></i>					<i><b>Total</b></i>
	<i><b>&lt;30%</b></i>	<i><b>30-50%</b></i>	<i><b>50-80%</b></i>	<i><b>80-95%</b></i>	<i><b>&gt;95%</b></i>	
<i><b>Total Renters</b></i>	5,211	5,279	6,465	2,336	8,608	27,899
<i><b>Number Overpaying</b></i>	4,182	3,554	2,323	685	558	11,302
<i><b>% Overpaying</b></i>	(80%)	(67%)	(36%)	(29%)	(6%)	(41%)
<i><b>Total Owners</b></i>	5,246	5,485	9,077	4,859	35,551	60,218
<i><b>Number Overpaying</b></i>	3,211	2,426	3,539	1,996	6,883	18,055
<i><b>% Overpaying</b></i>	(61%)	(44%)	(39%)	(41%)	(19%)	(30%)
<i><b>Total Households</b></i>	10,457	10,764	15,542	7,195	44,159	88,117
<i><b>Number Overpaying</b></i>	7,393	5,980	5,862	2,681	7,441	29,357
<i><b>% Overpaying</b></i>	(71%)	(56%)	(38%)	(37%)	(17%)	(33%)

Source: Regional Housing Needs Assessment, SCAG 1999.

A distinction between renter and owner housing overpayment is important -- while homeowners may overextend themselves financially to purchase a home, the owner maintains the option of selling the home and may realize tax benefits or appreciation in value. (Due to the drop in home values during the early 1990s some owners who purchased at the peak of the market may be "upside down", i.e., their current equity is less than their loan amount. This is reflected in the increased foreclosure rates during the 1990s). Renters, on the other hand, are limited to the rental market, and are generally required to pay the rent established by the market. The discrepancy between renter and owner households is largely reflective of the tendency for renter households to have lower incomes than those of owner households.

### III. Substandard Housing

In order to determine rehabilitation needs, housing conditions are analyzed and categorized into one of the following categories: standard; standard, minor repairs required; substandard but suitable for rehabilitation; and substandard and not suitable for rehabilitation. These terms are defined below:

- **Standard Condition** – a housing unit that is in good condition, is well maintained and has no rehabilitation needs.
- **Standard Condition, Minor Repairs Required** – a housing unit that basically is in sound structural condition, but requires some cosmetic work, correction of a minor livability problem, or minor maintenance.
- **Substandard, but Suitable for Rehabilitation** – a housing unit that does not meet standard conditions but is both financially and structurally feasible to rehabilitate.
- **Substandard and Not Suitable for Rehabilitation** – a housing unit that is in such poor condition as to be neither structurally nor financially feasible to rehabilitate. Also, any unit where the cost to rehabilitate exceeds the cost of building a new replacement structure.

The 1990 Census reported that 1.7% of the housing stock (9,809 units) was in substandard condition. Of this figure, 20.3% (1,991 units) was not suitable for rehabilitation and should be replaced. Table 41 illustrates this breakdown of the total housing stock in terms of standard and substandard condition determinations. The table also projects the number of standard and substandard units for the year 2000 by applying 1990 condition proportions to the number of housing units in 2000, as reported by DOF.

**TABLE 41  
STANDARD AND SUBSTANDARD HOUSING 1990  
SAN BERNARDINO COUNTY**

<b>Condition</b>	<b>1990</b>	<b>% of Units</b>	<b>2000</b>
	<b>Number of Units</b>		<b>Number of Units</b>
Standard	367,577	64.7%	394,875
Standard Minor Repairs Required	191,115	33.6%	205,067
Substandard but Suitable for Rehabilitation	7,818	1.4%	8,544
Substandard and Not Suitable for Rehabilitation	1,991	0.4%	2,441
Total	568,501	100%	610,317
Source: County of San Bernardino, 2000-2005 Consolidated Plan; California State Department of Finance			

## IV. Special Needs Groups

### Elderly Persons

The special housing needs of the elderly are an important concern since many retired persons are likely to be on fixed low incomes. In addition, the elderly maintain special needs related to housing construction and location. The elderly often require ramps, handrails, lower cupboards and counters to allow greater access and mobility. They also may need special security devices for their homes to allow greater self-protection. In terms of location, because of limited mobility, the elderly also typically need to have access to public facilities (i.e., medical and shopping) and public transit facilities.

According to the U.S. Census, about 9% of the unincorporated population were elderly in 1990 (Table 16). Approximately 80% of the 79,296 elderly households in San Bernardino County were owner occupied. In the unincorporated areas, approximately 84% (12,640) of the 15,114 elderly households were owner occupied. As seen in Table 42, 14% of the 29,542 unincorporated elderly residents had either a mobility or self-care limitation. Either or both of these conditions may indicate a need for special housing.

**TABLE 42**  
**ELDERLY PERSONS (65+) WITH MOBILITY OR SELF-CARE**  
**LIMITATION**  
**BY REGIONAL STATISTICAL AREA (RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

	<i>Total Elderly Persons</i>	<i>Mobility or Self- Care Limitation</i>	<i>% of Total</i>
<b>Valley</b>			
West Valley RSA 28	33,150	6,760	20%
East Valley RSA 29	46,728	10,069	22%
<b>Mountains</b>			
RSA 30	4,018	487	12%
<b>Desert</b>			
Baker RSA 31	799	69	9%
Barstow RSA 32a & Victor Valley RSA 32b	23,025	4,104	18%
Morongo Basin RSA 33	9,451	1,654	18%
Outlying Deserts RSA 34	1,671	280	17%
<b>Unincorporated Area</b>	<b>29,542</b>	<b>4,142</b>	<b>14%</b>
<b>County Total</b>	<b>118,842</b>	<b>23,423</b>	<b>20%</b>

Note: Figures do not include institutionalized persons.

Source: 1990 U.S. Census

### Large Households

The 1990 Census reported 16,454 households in the San Bernardino County Unincorporated Area with five or more persons, representing 15.6% of all households (Table 13). Of these, about one-third were renters and about two-thirds were owners. Figure 2 illustrates the tenure of large households for the County RSAs and unincorporated areas by proportion. Large households are included as a special needs group because they require larger dwellings with more bedrooms. These households also report the highest cost burden and report the highest percentage of housing problems. This is especially true for renter households because multi-family rental units are typically smaller than single family units.

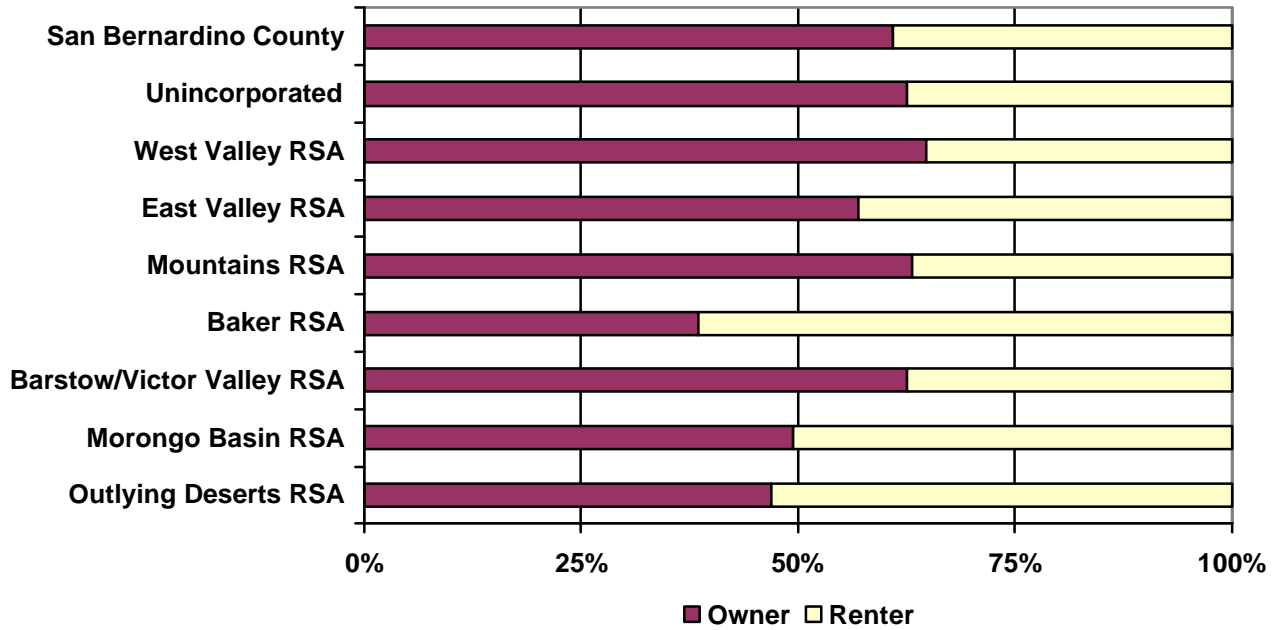
In addition to spatial requirements, large households often face a significant cost burden for housing. Large, very-low- income households will continue to be the most impacted in terms of finding and maintaining affordable and appropriate housing. Market rate housing options available to this segment often include overcrowded rental units or poorly maintained single-family homes.

**TABLE 43**  
**LARGE HOUSEHOLDS BY TENURE**  
**BY REGIONAL STATISTICAL AREA (RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<i><b>RSA</b></i>	<i><b>5+ Person Households</b></i>		
	<i><b>Owner</b></i>	<i><b>Renter</b></i>	<i><b>Total</b></i>
<b>Valley</b>			
<i>West Valley RSA 28</i>	21,547	11,693	33,240
<i>East Valley RSA 29</i>	15,390	11,612	27,002
<b>Mountains</b>			
<i>RSA 30</i>	1,151	669	1,820
<b>Desert</b>			
<i>Baker RSA 31</i>	308	489	797
<i>Barstow RSA 32a &amp; Victor Valley RSA 32b</i>	7,516	4,498	12,014
<i>Morongo Basin RSA 33</i>	1,020	1,041	2,061
<i>Outlying Deserts RSA 34</i>	138	156	294
<b>Unincorporated Area</b>	<b>10,304</b>	<b>6,150</b>	<b>16,454</b>
<b>County Total</b>	<b>47,070</b>	<b>30,158</b>	<b>77,228</b>

Source: 1990 U.S. Census

**Figure 2**  
**Large Households by Tenure**



## Female-Headed Households

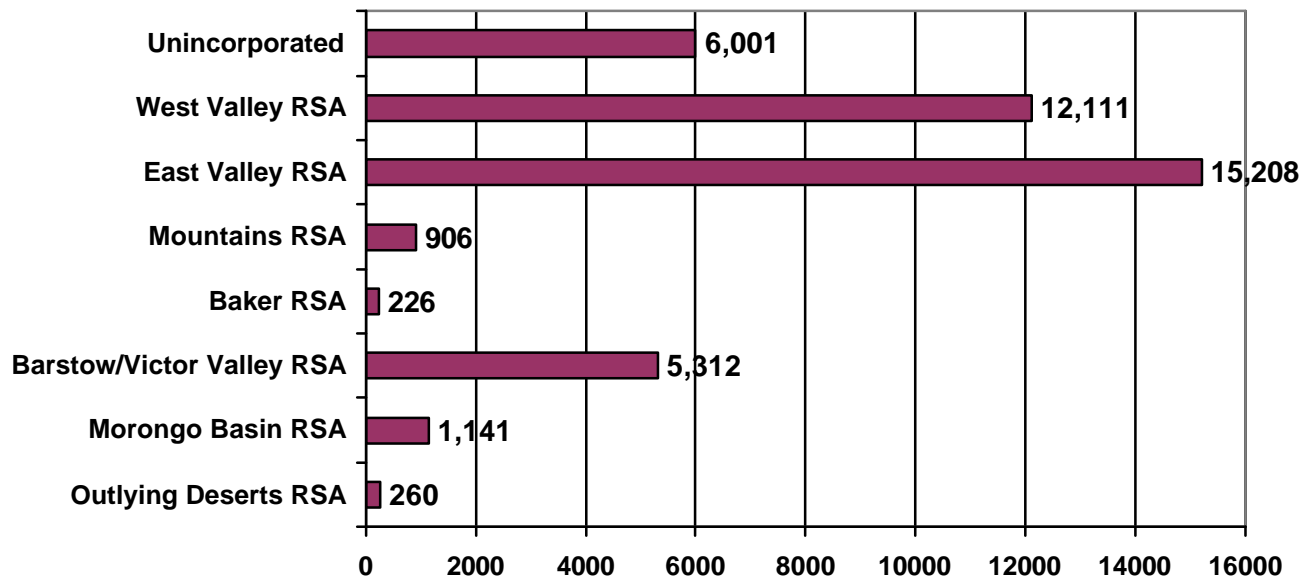
Female-headed households are included as a special needs group because of the low rate of homeownership, lower incomes, and high poverty rates experienced by this group. According to the 1990 Census, a total of 6,001 households (5.7%) were comprised of female households with children in the San Bernardino County Unincorporated Area. Table 44 indicates the numbers and percentages, as of 1990, of those female-headed households with related children for the County's RSAs and unincorporated areas.

**TABLE 44**  
**FEMALE HEADED HOUSEHOLDS WITH CHILDREN BY TENURE**  
**BY REGIONAL STATISTICAL AREA (RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<i><b>RSA</b></i>	<i><b>Total Households</b></i>	<i><b>Female Headed Households w/Children</b></i>	<i><b>% of Total</b></i>
<b>Valley</b>			
<i>West Valley RSA 28</i>	175,692	12,111	6.9%
<i>East Valley RSA 29</i>	166,106	15,208	9.2%
<b>Mountains</b>			
<i>RSA 30</i>	16,715	906	5.4%
<b>Desert</b>			
<i>Baker RSA 31</i>	4,228	226	5.3%
<i>Barstow RSA 32a &amp; Victor Valley RSA 32b</i>	77,553	5,312	6.8%
<i>Morongo Basin RSA 33</i>	21,079	1,141	5.4%
<i>Outlying Deserts RSA 34</i>	3,364	260	7.7%
<b>Unincorporated Area</b>	<b>104,918</b>	<b>6,001</b>	<b>5.7%</b>
<b>County Total</b>	<b>464,737</b>	<b>35,164</b>	<b>7.6%</b>

Source: 1990 U.S. Census

**Figure 3**  
**Female-Headed Households with Children**





## Disabled Persons

Physical and developmental disabilities can hinder access to housing units of traditional design, and potentially limit the ability to earn adequate income. Table 45 displays the number and percentage of persons reporting a mobility and/or self care limitation in the County of San Bernardino by age group. According to the Census, 61,026 or 6% of persons age 16 and up reported a mobility and/or self-care limitation. The elderly (65+) have a larger percentage of persons with some kind of limitation at 18.9%. The disabilities of residents age 16-64 were characterized by self-care limitations, while elderly residents more frequently reported mobility limitations.

According to a 2000 report published by the U.S. Census entitled, "Employment, Earnings, and Disability," disability status has a significant impact on the earning potential of those age 21 to 64. Nationally, the employment rate for individuals with a disability was 50.4% in 1994/95, and 48.1% in 1997. For those with a severe disability, the comparable rates were 34.1% and 29.4%. Many of these persons receive financial assistance in the form of Temporary Assistance for Needy Families (TANF) payments, Supplemental Security Income (SSI), Medicaid, and foodstamps. Such assistance, however, is often not sufficient to procure specialized housing needs.

Disabilities can pose even greater challenges to accessing adequate and affordable housing for seniors as a disability can increase dependence on restricted or fixed incomes. The combination of old age and a disability can diminish the possibility of gainful employment and severely limit income to Social Security benefits or retirement income.

A greater proportion of unincorporated residents over the age of 16 reported mobility and/or self-care limitations in 1990. Approximately 16.7% of unincorporated residents reported a mobility and/or self-care limitation, compared to 6.5% of incorporated residents. Unincorporated elderly residents, however, reported better health conditions than their incorporated counterparts. 13.7% of the unincorporated elderly reported some kind of limitation in 1990, compared to 20.6% of incorporated elderly residents.

The California Administrative Code Title 24 Requirements set forth access and adaptability requirements for the disabled population. These regulations apply to public buildings and require that ramp ways, larger door widths, restroom modifications, and other special facilities be incorporated into building designs. However, these standards are not mandatory for new single-family residential construction. Conventional housing, therefore, may require modification to ensure that a disabled tenant can retain a high quality of life and maintain their independence and dignity.

**TABLE 45**  
**MOBILITY AND/OR SELF-CARE LIMITATION BY TENURE 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<i><b>Mobility and Self-Care Status</b></i>	<i><b>Persons age 16-64</b></i>		<i><b>Persons Age 65+</b></i>		<i><b>Total</b></i>	
	<i><b>Number With Limitation</b></i>	<i><b>% of Total in Cohort (16-64)</b></i>	<i><b>Number With Limitation</b></i>	<i><b>% of Total in Cohort (65+)</b></i>	<i><b>Number</b></i>	<i><b>%</b></i>
Incorporated Area	31,534	4.6%	19,281	20.6%	50,815	6.5%
Mobility Limitation Only	8,118	1.2%	7,531	8.0%	15,649	2.0%
Self-Care Limitation Only	16,151	2.3%	4,217	4.5%	20,368	2.6%
Both Mobility and Self-Care Limitation	7,265	1.1%	7,533	8.0%	14,798	1.9%
<b>Unincorporated Area</b>	<b>6,069</b>	<b>3.0%</b>	<b>4,142</b>	<b>13.7%</b>	<b>10,211</b>	<b>16.7%</b>
Mobility Limitation Only	1,775	0.9%	1,703	5.7%	3,478	6.5%
Self-Care Limitation Only	2,767	1.3%	767	2.5%	3,534	3.9%
Both Mobility and Self-Care Limitation	1,527	0.7%	1,672	5.5%	3,199	6.3%
<b>San Bernardino County Total</b>	<b>37,603</b>	<b>4.2%</b>	<b>23,423</b>	<b>18.9%</b>	<b>61,026</b>	<b>6.0%</b>
Mobility Limitation Only	9,893	1.1%	9,234	7.5%	19,127	1.9%
Self-Care Limitation Only	18,918	2.1%	4,984	4.0%	23,902	2.3%
Both Mobility and Self-Care Limitation	8,792	1.0%	9,205	7.4%	17,997	1.8%

Source: 1990 U.S. Census

## Homeless Population

An accurate estimate of the homeless population in San Bernardino County is difficult due to the transient nature of the population, the vast size of the County, and the existence of individuals that do not access homeless shelters and services but are otherwise without permanent housing. Two surveys of the homeless population were conducted in 1992 and 1997 by the San Bernardino County Homeless Coalition, which identified approximately 3,000 'literally homeless' individuals; i.e. those living in abandoned buildings, vehicles, shelters, under bridges, etc.

According to the survey's analysis, almost two-thirds of the County's homeless population includes families with children. In addition, a significant amount of the population requires special supportive care such as drug and alcohol counseling and treatment services. The following table depicts the nature of homelessness in the County and identifies the homeless sub-populations.

**TABLE 46A  
HOMELESS POPULATION 1997  
SAN BERNARDINO COUNTY**

<i>Homeless –Population</i>	<i>Estimated Number of Persons</i>
<b>Families With Children</b>	
Homeless Families	576
Persons in Homeless Families	2,304
<b>Individuals Not In Families</b>	
Youth (17 years or younger)	---
Adults (18 +years of age)	696
<b>Estimated Number of Homeless Population</b>	
	3,000
<b>Homeless Subpopulation <sup>1</sup></b>	
Severe Mental Illness (SMI) Only	636
Alcohol/Other Drug Abuse Only	1,320
SMI and Alcohol/Other Drug Abuse	220
Domestic Violence	1,399
AIDS/Related Diseases	162
Other	

<sup>1</sup> Some persons fall within more than one identified sub-populations, therefore the sum of sub-populations exceeds the total homeless estimate.

Source: County of San Bernardino, Consolidated Plan 2000-2005

**TABLE 46B  
CONTINUUM OF CARE: GAP ANALYSIS 2001-2005  
SAN BERNARDINO COUNTY <sup>1</sup>**

<i>Category of Need</i>		<i>Estimate d Need</i>	<i>Current Inventory</i>	<i>Unmet Need/Gap</i>	<i>Relative Priority</i>
<b>Individuals</b>					
Beds/Units	Emergency Shelter	696	207	489	M
	Transitional Housing	696	218	478	H
	Permanent Supportive Housing	696	153	543	H
	TOTAL		578	118	
Estimated Supportive Services Slots	Job Training	292	30	262	H
	Case Management	557	299	258	H
	Substance Abuse Treatment	607	532	75	M
	Mental Health Care	500	158	342	H
	Housing Placement	278	60	218	H
	Life Skills Training	557	174	383	H
Estimated Sub-populations	Chronic Substance Abusers	607	532	75	M
	Seriously Mentally Ill	500	158	342	H
	Dually Diagnosed	174	30	144	H
	Veterans	443	106	337	H
	Persons with HIV/AIDS	108	30	78	H
	Victims of Domestic Violence	322	146 <sup>2</sup>	176	M
	Youth	268	12	256	H
<b>Persons in Families with Children</b>					
Beds/Units	Emergency Shelter (beds)	2,304	376	1,928	H

**TABLE 46B**  
**CONTINUUM OF CARE: GAP ANALYSIS 2001-2005**  
**SAN BERNARDINO COUNTY <sup>1</sup>**

<i>Category of Need</i>		<i>Estimated Need</i>	<i>Current Inventory</i>	<i>Unmet Need/Gap</i>	<i>Relative Priority</i>
	Transitional Housing (units)	2,304	360	1,944	H
	Permanent Housing (units)	2,304	40	2,264	H
	TOTAL		776	1,528	
Estimated Supportive Services Slots	Job Training	968	30	938	H
	Case Management	1,843	304	1,539	H
	Child Care	432	108	324	M
	Substance Abuse Treatment	348	177	171	H
	Mental Health Care	288	105	183	H
	Housing Placement	922	90	832	H
	Life Skills Training	1,843	304	1,539	H
Estimated Sub-populations	Chronic Substance Abusers	348	177	171	H
	Seriously Mentally Ill	288	75	213	H
	Dually Diagnosed	144	20	124	H
	Veterans	275	0	275	H
	Persons with HIV/AIDS	54	0	54	M
	Victims of Domestic Violence	1,077	146 <sup>2</sup>	931	H

<sup>1</sup> Based on 3,000 homeless persons on any given night.

\* Please note that domestic violence shelters treat both single women and women with children.

\*\* Totals reflect the aggregate numbers of emergency shelter beds, transitional housing units, and permanent supportive units.

"N/A" Is used to indicate that data is not available.

Source: County of San Bernardino, Consolidated Plan 2000-2005

There are numerous factors that contribute to homelessness in San Bernardino County including difficulties in obtaining employment, mental and physical illness, domestic violence, substance abuse, and economic hardship. Those most at risk of homelessness in the County are Extremely Low-Income households experiencing severe cost burdens. These households are at greatest risk because any disruption in their income level could severely impact their ability to pay for housing.

Renter households are at greater risk of homelessness than are homeowners since there are fewer options in addressing the gap between available income and mortgage payments such as subletting, and the eviction process occurs in a shorter time frame than foreclosure. A related problem is the loss of the County's rental housing stock due to conversion of rental units to condominiums.

Table 47 below shows some of the shelter resources available to the homeless in the County. It should be noted that there are many organizations and agencies that provide other services such as emergency food, vouchers, and rental/mortgage payment assistance. A complete list of these resources can be found in the San Bernardino County 2000-2005 Consolidated Plan.

**TABLE 47**  
**HOMELESS FACILITIES AND SPECIAL NEEDS HOUSING INVENTORY 2000**  
**SAN BERNARDINO COUNTY**

<i>Facility</i>	<i>Services Provided</i>	<i>Location</i>
<b>HOMELESS FACILITIES</b>		
<b>Emergency Shelters</b>		
<b>Catholic Charities</b>	Provides motel vouchers for emergency shelter.	Desert Portions of County
<b>Desert Manna Ministries, Inc.</b>	Provides cold weather shelter to the homeless.	Barstow (RSA 32a)
<b>Family Service Association of Redlands</b>	Supplies transitional housing for homeless families through a rental assistance program and also provides emergency shelter vouchers. Food baskets, utility assistance and referral services are also provided.	Redlands (RSA 29)
<b>Frazee Community Center</b>	Provides shelter and referral services for homeless persons. The center also provides referral services to other shelters, motel vouchers, and food and medical services.	Highlands (RSA 29) Redlands (RSA 29)
<b>High Desert Homeless Services, Inc.</b>	Supplies homeless individuals with as food, clothing, showers, personal care items, and shelter. Shelter is also provided though the use of motel vouchers.	
<b>Homeless Outreach Programs and Education (HOPE)</b>	Cold weather shelter in the form of vouchers for homeless individuals	Ontario (RSA 28) West Valley Area (RSA 28)
<b>Operation Grace</b>	Provides cold weather shelter in the form of vouchers for homeless individuals.	San Bernardino (RSA 29) East Valley (RSA 29)
<b>Option House</b>	Shelter and supportive services to victims of domestic violence and their children.	City of San Bernardino (RSA 29)
<b>Salvation Army</b>	The Salvation Army operates two homeless shelters in the City of San Bernardino and also issues shelter vouchers at six locations countywide.	City of San Bernardino (RSA 29) County of San Bernardino
<b>County of San Bernardino Human Services System (HSS)</b>	HSS administers the Temporary Assistance to Needy Families (TANF) Program. The program provides voucher to homeless families with children to purchase temporary or permanent shelter. HSS will pay up to four weeks in a motel and deposits necessary for securing permanent housing. The General Relief Program provides a grant to county indigents of up to \$222 per month for housing, food, and living expenses.	Countywide
<b>County of San Bernardino Community Services Department (CSD)</b>	CSD operates a Federal Emergency Management Agency, Emergency Food and Shelter Program (FEMA/EFSP) that provides several services including emergency shelter vouchers, emergency food and utility assistance. A stipend of \$200 may be obtained to assist an at-risk individual or family to find or retain permanent housing.	Countywide
<b>Transitional Shelters</b>		
<b>Foothill Family Shelter</b>	Facility serves as a transitional shelter for families while permanent housing is located.	Upland (RSA 28)
<b>Family Service Association of Redlands</b>	Supplies transitional housing for homeless families through a rental assistance program and also provides emergency shelter vouchers. Food baskets, utility assistance and referral services are also provided.	Redlands (RSA 29)
<b>Inland Temporary Homes</b>	Provides transitional shelter for families for up to six months.	Inland
<b>SPECIAL NEEDS HOUSING</b>		
<b>Substance Abusers</b>		

**TABLE 47**  
**HOMELESS FACILITIES AND SPECIAL NEEDS HOUSING INVENTORY 2000**  
**SAN BERNARDINO COUNTY**

<i><b>Facility</b></i>	<i><b>Services Provided</b></i>	<i><b>Location</b></i>
<b>Veterans Alcoholic Rehabilitation Program</b>	Provides shelter and alcohol and drug rehabilitation for low-income and homeless veterans.	City of San Bernardino (RSA 29)
<b>The Gibson House</b>	The Gibson Housing is an alcoholic recovery center for women which provides food and recovery services, including vocational training to low-income and homeless women between 18 and 68 years of age.	City of San Bernardino (RSA 29)

**TABLE 48**  
**HOMELESS FACILITIES AND SPECIAL NEEDS HOUSING INVENTORY 1999**  
**SAN BERNARDINO COUNTY**

<i><b>Facility</b></i>	<i><b>Services Provided</b></i>	<i><b>Location</b></i>
<b>Victims of Domestic Violence</b>		
<b>Desert Sanctuary/Haley House</b>	Facility provides shelter for women and their children who are victims of domestic abuse.	Barstow (RSA 32a)
<b>Domestic Violence Education and Services (DOVES)</b>	DOVES maintains a shelter for battered women and their children who may stay in the facility for up to six months. The focus of the shelter is on providing highly structured, long-term therapeutic care for their clients.	Big Bear (RSA 30)
<b>High Desert Domestic Violence</b>	Provides shelter and counseling to battered women and their children for up to 30 days.	Victorville (RSA 32b)
<b>Victor Valley Domestic Violence</b>	Offers shelter and supportive services which include counseling, parenting skills, legal assistance, transportation, basic skills and childcare.	Victorville (RSA 32b)
<b>House of Ruth</b>	Supplies a variety of supportive services which include shelter, counseling, advocacy and information resources for approximately 100 battered women and their children.	West Valley (RSA 28)
<b>Morongo Basin Unity House</b>	Provides shelter and supportive services for women and children who are victims of domestic violence. Supportive services include parenting classes, counseling, support groups and networking with other service providers.	Morongo Basin (RSA 33)
<b>Option House</b>	Shelter and support services to victims of domestic violence and their children. Option House also operates a Domestic Violence Outreach Center which coordinates counseling, paralegal, educational awareness, employment, and money management support services for victims of domestic violence.	City of San Bernardino (RSA 29)
<b>Persons with AIDS</b>		
<b>High Desert Outreach (HDAO)</b>	HDAO provides case management, mental health counseling, transportation, food services and childcare for persons with HIV/AIDS. HDAO also helps clients to obtain housing assistance through HUD and HOPWA.	Victorville (RSA 32b)
<b>Inland AIDS Project</b>	Maintains eight housing facilities for persons with AIDS, which includes one chemical dependency recovery facility and one recently purchased property that will house a residential care facility.	City of San Bernardino (RSA 29) Ontario (RSA 28)

**TABLE 48  
HOMELESS FACILITIES AND SPECIAL NEEDS HOUSING INVENTORY 1999  
SAN BERNARDINO COUNTY**

<b><i>Facility</i></b>	<b><i>Services Provided</i></b>	<b><i>Location</i></b>
<b>Foothill AIDS Project</b>	Provides supportive services to persons living with AIDS, which includes a voucher program that provides long-term housing subsidies to 10 households.	
<b>Central City Lutheran Missions</b>	Offers a 4 bedroom homeless transitional housing facility for persons with HIV/AIDS.	Central City
<b>Mentally Ill</b>		
<b>Department of Behavioral Health</b>	The Department of Behavioral Health administers a Homeless Mentally Ill Program which contracts with private service providers countywide to provide shelter, counseling and crisis intervention.	Rialto (RSA 29) Redlands (RSA 29) Ontario (RSA 28) City of San Bernardino (RSA 29) Adelanto
Source: County of San Bernardino, Consolidated Plan, 2000-2005		

There are currently approximately 769 emergency shelter and 964 transitional shelter beds in San Bernardino County. Emergency shelters consist of:

- 207 general emergency shelter beds for individuals and families
- 20 beds for persons with a mental illness
- 126 beds for victims of domestic violence
- 416 beds for men and women with alcohol/substance abuse problems

Transitional housing consists of the following:

- 268 beds for general transitional housing
- 528 beds for alcohol/substance abuse programs
- 126 beds for domestic violence victims
- 12 beds for emancipated youth
- 6 beds for persons with HIV+ /AIDS
- 24 beds for pregnant unwed women

Although a shortage exists, the County is also attempting to address permanent housing needs. The current affordable housing stock consists of the following:

- 8 permanent housing units operated by the Frazee Community Center
- 1 unit owned by Operation Grace
- 7 units operated by the Pomona–Inland Valley Council of Governments
- The County has 2,180 units of public housing stock, operated by the Housing Authority. In addition, the Housing Authority assists approximately 2,791 low-income households through the Section 8 Program.

The County recognizes the importance of continuing its effort to address the needs of its homeless population. As such, The County of San Bernardino Proposed 2000-2005 Consolidated Plan includes a Strategic Plan to address the remaining needs of the homeless population. The Strategic Plan is centered on implementing a Continuum of Care system based on four components: outreach and assessment to identify an individual's or family's needs and "connect them to the appropriate facilities and services"; "Safe shelter through a homeless shelter or a motel voucher; transitional housing and social services such as substance abuse treatment, mental health services and independent living skills; and permanent housing and homelessness prevention will be available in the final phase."

Overall, the general homeless population in San Bernardino County accounts for approximately 0.2% of the total population of the County. In addition, according to the U.S. Census Bureau Small Area Income and Poverty Estimates Program, the estimated total number of people living at or below the poverty line in San Bernardino County was between 213,503 and 308,875 in 1995.

The large number of people living in poverty, the cost of housing, and the number of homeless persons combine to create a serious situation. This combination of circumstances exacerbates the problem of finding suitable and affordable housing for homeless and at-risk families. Without comprehensive intervention, the majority of homeless will remain so, while at the same time, more families will fall into the at-risk and actual category of homelessness.

## Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. They have special housing needs because they earn lower incomes than do many other workers and move throughout the season from one harvest to the next. According to the 1990 Census, 11,097 persons were employed in farming, forestry, or fishing occupations. The actual number of farmworkers can be expected to be lower than the above figure, as a sizeable proportion of the persons cited to be employed within this category may be associated with occupations related to the wealth of national forest areas in San Bernardino County as opposed to agriculture. In addition, with secession of Chino Agricultural Preserve from the County since the 1990 Census, the actual number of farmworkers is expected to be even lower. However, agriculture remains an operational field of employment in the County, and the housing needs of farmworkers need to be addressed.



## V. Summary and Conclusions

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### Demographics

- Between 1990 and 2000 San Bernardino County grew by over 354,000 people or approximately 25% compared to 16% for the SCAG Region and 9% for California as a whole (Table 1).
- About 24% of San Bernardino County's population in 2000 lived in unincorporated areas (Table 3).
- In 2000, the Valley Region RSAs contained approximately 55% of the unincorporated County's population (Table 4).

### Employment

- According to the California Employment Development Department, there was an increase of 66,341 jobs (16.4%) between 1991 and 1997, with the largest percentage found in the Distribution and Transportation, Employment Agencies, and Manufacturing sectors (Table 33).
- San Bernardino County serves as a bedroom community that supplies a portion of the labor pool for the Los Angeles-Orange County metropolitan area (Table 12).
- Compared to the County as a whole, the unincorporated area is job-poor, with 0.52 jobs per household in the unincorporated county in 2000 (Table 6 & 11). The Countywide average was 1.01 jobs per household (Table 12).

### Housing and Household Characteristics

- The median County income for a family of four in 2000 was \$47,400. Incomes for owners were higher than those of renters and incomes of unincorporated County residents were similar to incomes of City residents (Table 19).
- The distribution of housing by unit type in the unincorporated portions of the County are predominately single family detached units, and a significantly lower proportion of multi-family units as compared to the incorporated areas of the County.
- The unincorporated area experienced a 29% vacancy rate in 1990. This figure is unusually high due to the large number of vacation homes, which represent approximately 80% of vacant units in the unincorporated areas. Excluding these homes produces a vacancy rate of 5% (Table 25). Additionally, the high vacancy rates can also be explained by the sizeable stock of newly built units constructed in the latter years of the 1980s which had not yet been sold and/or occupied.

- The housing stock in the County is relatively new, with nearly 60% of all units built after 1970 (Table 26).
- San Bernardino County rental rates and purchase prices are relatively affordable compared to the urbanized Los Angeles/Orange County areas (Tables 28 and 29).

### Existing Housing Needs

- In the unincorporated area in 1999, 15% of renter households were considered overcrowded while only 8% of owner-occupied units were overcrowded, according to SCAG (Table 39).
- Overpayment is more prevalent than overcrowding in the unincorporated County area, particularly amongst lower-income households, where 63% overpay for housing. Over half (52.5%) of lower-income owner-occupied units and nearly three-quarters (73.7%) of lower-income renters were estimated to be overpaying for housing in 1999 (Table 40).
- About 9% of the unincorporated area population was elderly in 1990 (Table 16), and about 14% of the elderly had either a mobility or self-care limitation (Table 42).
- The 1990 Census reported 16,454 households in the unincorporated area with five or more persons (Table 42), representing 15.6% of all households (Table 13). Of these, about one-third were renters and about two-thirds were owners (Table 43).
- According to the 1990 Census, female-headed households with children represented about 6% of all households in the unincorporated area (Table 44).
- According to the 1990 Census, 10,211 persons reported some kind of limitation in the unincorporated County, representing 16.7% of the total population. The elderly (65+) exhibited a larger percentage of persons with some kind of limitation at 13.7% (Table 45).
- Overall, the general homeless population in San Bernardino County accounts for approximately 0.2% of the total population of the County. In addition, the estimated total number of people living at or below the poverty line in San Bernardino County was between 213,503 and 308,875 in 1995 (U.S. Census Bureau Small Area Income and Poverty Estimates Program).
- The 1990 Census reported that 11,097 persons were employed in the County of San Bernardino in farming, forestry, or fishing occupations.

### General Trends

- Since 1990, San Bernardino County has experienced strong growth in population, housing, and employment. The unincorporated County is projected to grow faster than the incorporated portions (Tables 3, 6, and 9).
- Although still a housing-rich community, the growth of employment opportunities may result in a more even jobs-housing ratio (Table 12).

- Job growth is projected to be even greater between 1995-2002, with most new jobs being created in government, services, and tourism industries. Importantly, of the top ten fastest growing occupations, only three will earn more than low incomes (Table 34).
- Although future annexations may decrease the size of the unincorporated area, SCAG projections indicate that unincorporated areas will continue to represent at least 25% of the County's population and housing, and 10% of the County's employment (Tables 3, 6, and 9).
- The unincorporated County's housing stock will continue to remain relatively new with an expected addition of over 63,240 housing units by 2010 (representing an increase of over 46%) (Table 6). Housing prices are also expected to remain affordable relative to surrounding counties, although overpayment is still present in 1/3 of unincorporated County households (Exhibit E and Table 40).
- As the baby boomer generation continues to age, the elderly population is expected to represent an increasing proportion of the population, particularly in San Bernardino County, which contains a great deal of retirement and resort homes (Table 25 and related text).
- As the elderly are more frequently disabled, the growth of the baby boomer generation will also indicate a growth in the disabled population.

**TABLE 49**  
**SUMMARY OF EXISTING HOUSING NEEDS**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

<i><b>Overpaying Households</b></i>		<i><b>Special Needs Groups</b></i>	
Renter	11,302	Disabled Persons	61,026
Very Low Income	7,736	Elderly Households <sup>4</sup>	15,114
Low Income	2,323	Owner	12,640
Moderate Income <sup>1</sup>	685	Renter	2,474
Above Moderate <sup>2</sup>	558	Large Households	16,454
Owner	18,055	Owner	10,304
Very Low Income	5,637	Renter	6,150
Low Income	3,539	Farmworkers <sup>5</sup>	11,097
Moderate Income <sup>1</sup>	1,996	Female Headed with Children	6,001
Above Moderate <sup>2</sup>	6,883	Homeless <sup>5</sup>	3,000
TOTAL	29,357		
% Lower Income	63%		
<i><b>Overcrowding</b></i>		<i><b>Units in Need of Repair/Replacement<sup>3</sup></b></i>	
Renter	4,173	Rehabilitation	8,544
Owner	4,916	Replacement	2,441
TOTAL	9,089	Units At-Risk	185

<sup>1</sup> Between 81% and 95% Median Family Income.

<sup>2</sup> Above 95% of Median Family Income.

<sup>3</sup> Source: County of San Bernardino, 2000-2005 Consolidated Plan; California State Department of Finance

<sup>4</sup> Excludes institutionalized persons.

<sup>5</sup> Figures represent entire County.

Source: 2000-2005 County of San Bernardino Consolidated Plan and 1990 Census

**TABLE 50**  
**HOUSEHOLDS WITH SPECIAL NEEDS BY REGIONAL STATISTICAL AREA (RSA) 1990**  
**UNINCORPORATED AREA AND SAN BERNARDINO COUNTY**

<i><b>RSA</b></i>	<i><b>Elderly 65+<sup>1</sup></b></i>	<i><b>Disabled<sup>1</sup></b></i>	<i><b>Large Families<sup>2</sup></b></i>	<i><b>Over- Crowded<sup>3</sup></b></i>	<i><b>Over- Payment<sup>4</sup></b></i>	<i><b>Female Headed<sup>5</sup></b></i>	<i><b>Farm Workers<sup>1</sup></b></i>
<b>Valley</b>							
<i>West Valley RSA 28</i>	34,486	21,873	66,356	20,099	35,833	12,111	5,512
	27.8%	35.8%	43.1%	42.3%	47.0%	34.4%	49.7%
<i>East Valley RSA 29</i>	49,601	24,053	53,813	18,543	21,830	15,208	3,436
	40.1%	39.4%	34.9%	39.0%	28.6%	43.2%	31.0%
<b>Mountains</b>							
<i>RSA 30</i>	4,018	1,406	3,685	927	3,342	906	311
	3.2%	2.3%	2.4%	2.0%	4.4%	2.6%	2.8%
<b>Desert</b>							
<i>Baker RSA 31</i>	799	280	1,354	336	149	226	100
	0.6%	0.5%	0.9%	0.7%	0.2%	0.6%	0.9%
<i>Barstow RSA 32a &amp; Victor Valley RSA 32b</i>	23,606	9,489	24,064	6,086	12,168	5,312	1,396
	19.1%	15.5%	15.6%	12.8%	15.9%	15.1%	12.6%
<i>Morongo Basin RSA 33</i>	9,796	3,346	4,128	1,282	2,809	1,141	248
	7.9%	5.5%	2.7%	2.7%	3.7%	3.2%	2.2%
<i>Outlying Deserts RSA 34</i>	1,532	579	670	216	189	260	94
	1.2%	0.9%	0.4%	0.5%	0.2%	0.7%	0.8%
<b>Unincorporated</b>	<b>30,141</b>	<b>10,211</b>	<b>56,639</b>	<b>9,090</b>	<b>29,355</b>	<b>6,001</b>	<b>3,121</b>
	<b>24.3%</b>	<b>16.7%</b>	<b>36.8%</b>	<b>19.1%</b>	<b>38.5%</b>	<b>17.1%</b>	<b>28.1%</b>
<b>County Total</b>	<b>123,838</b>	<b>61,026</b>	<b>154,070</b>	<b>47,489</b>	<b>76,320</b>	<b>35,164</b>	<b>11,097</b>
	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

<sup>1</sup> Persons<sup>2</sup> 5 or more<sup>3</sup> 1.01 or more persons per room<sup>4</sup> Households<sup>5</sup> Female-Headed Households w/Children under 18 years of age

Source: 1990 U.S. Census

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# Section 4

## HOUSING CONSTRAINTS AND RESOURCES

The previous section discussed the housing needs of the current residents of San Bernardino County and described the new construction needed to accommodate the growth expected over the next five years. This section discusses the constraints on the production of housing on a countywide basis and the resources available in San Bernardino County. In addition, the variation in environmental constraints and available infrastructure among RSAs is discussed.

Factors constraining the development of sufficient housing in a range of prices, may be generally itemized as:

- Governmental constraints such as zoning, permit processing, fees and assessments;
- Environmental constraints such as steep slopes, flood hazards, and earthquake faults;
- Availability and cost of infrastructure (streets, water service, sewer service) and public services (schools, police, fire, utilities); and
- Non-governmental constraints such as availability and cost of land, availability and cost of financing; and availability and cost of materials and labor.

### I. **Governmental Constraints and Resources**

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Governmental constraints may be policies, standards, requirements or actions imposed by the various levels of government upon land and housing ownership and development. Although federal and state agencies play a role in the imposition of governmental constraints, these

agencies are beyond the influence of local government and are therefore not addressed in this document.

## Land Use Controls

Each county and city must have a General Plan that establishes the policy guidelines for all development within its jurisdictional boundaries. The General Plan is the foundation of all land use controls in a jurisdiction. The Land Use Element of the General Plan identifies the location, distribution, and density (expressed in dwelling units per acre) of land uses in the County.

Urban sprawl and leap frog development in developing Southern California jurisdictions has been a problem contributing to traffic congestion, inadequate and costly infrastructure service provision, water supply shortages, lack of public services, incompatible and underutilized use of land, air and water quality degradation, and jobs-housing imbalance. As development occurs, the demand for certain types of public services often increases. Public funds available to provide such services can be anticipated to be less than adequate to meet all public service needs. The location of new development in relation to existing facilities and service centers bears a direct relationship to the cost of providing services to that new development.

The economics of land use often result in leap-frog development and sprawl; since land costs are lower in the urban-fringe areas, development often occurs in these areas instead of adjacent to existing developed areas. Such leap-frog growth requires extension of services across intervening, undeveloped land, resulting in higher costs for service extensions than would be required for concentric growth. In recent years, jurisdictions have sought to control the impending sprawl through establishment of growth management policies embodied in their General Plans and implementation of long range strategic planning on a regional basis.

### *General Plan*

The County of San Bernardino has adopted goals and policies promoting orderly development associated with provision of employment and commercial opportunities to support residential development. The underlying intent of the County's policies has been to reduce islands of housing with no supporting commercial structure and over-saturation of commuter based residential communities. The overriding goal, stipulates that population forecasts be correlated with supporting infrastructure, housing and other land uses. Relevant General Plan and SCAG Regional Comprehensive Plan goals and policies are identified in Table 51.



**TABLE 51  
GROWTH MANAGEMENT  
GENERAL PLAN GOALS AND POLICIES  
SAN BERNARDINO COUNTY**

<b>Goal/Policy Number</b>	<b>Goal/Policy</b>	<b>Actions/Programs</b>
<b>Man Made Resources Element General Goals</b>		
<b>Goal D-1</b>	Population forecasts correlated with supporting infrastructure, housing and other land uses.	
<b>Man Made Resources Element – Housing</b>		
<b>Policy HE-11</b>	Because it is desirable to limit adverse impacts on existing infrastructure and promote the maintenance of aging infrastructure, residential development shall be encouraged in areas where the infrastructure is underutilized through the following actions-programs:	<ul style="list-style-type: none"> <li>a. Identify areas of underutilized and aging infrastructure through the County Geo-based Information Management System (GIMS), and investigate alternative financing mechanisms.</li> <li>b. Explore the feasibility of determining specific criteria and guidelines for residential development in areas of underutilized and aging infrastructure.</li> <li>c. Identify areas of the County where urban infill is appropriate, and encourage their development through the use of various incentives.</li> <li>d. Study the infrastructure needs of all the unincorporated areas once the databases are available.</li> <li>e. In the unincorporated areas of the County, designate residential land use districts within close proximity (three to five miles) of major transportation corridors. The more intensive residential land uses (RS and RM) shall be designated in urbanized areas, and less intensive residential land uses (RS-1, RL-2.5, etc.) in more rural areas.</li> <li>f. Promote intensified residential development around transit nodes and along transit corridors throughout the County.</li> <li>g. Throughout the County, encourage mixed-use development through the Planned Development process which includes dense, multiple family residential development as well as clustered, single family residential development, and other uses which provide convenient shopping and employment opportunities close to major transportation corridors.</li> </ul>
<b>Policy HE-12</b>	Because there are existing areas lacking the necessary infrastructure that could be appropriate for residential development, the following action programs shall be pursued:	<ul style="list-style-type: none"> <li>a. Identify areas of insufficient housing where general plan designations are underutilized due to insufficient infrastructure.</li> <li>b. In suitable areas where development would not conflict with the retention or management of open space lands, (including agriculture, natural areas and mineral extraction zones), study infrastructure development alternatives that would stimulate residential development.</li> </ul>
		<ul style="list-style-type: none"> <li>c. Utilizing the documents generated as part of the General Plan update, provide the various serving entities, as requested, data regarding growth and infrastructure facilities necessary for their capital improvement planning efforts.</li> </ul>

**Section**  
**4**

**Housing Constraints and Resources**

**TABLE 51**  
**GROWTH MANAGEMENT**  
**GENERAL PLAN GOALS AND POLICIES**  
**SAN BERNARDINO COUNTY**

<b>Goal/Policy Number</b>	<b>Goal/Policy</b>	<b>Actions/Programs</b>
<b>Policy HE-13</b>	Because it's desirable to achieve a job-housing balance, which will further local and regional goals of improved air quality and traffic mobility, industrial and commercial development shall be targeted for areas of the County that have adequate housing supply, and the following action-programs shall be implemented:	<ul style="list-style-type: none"> <li>d. Explore the feasibility of expanding the supply of commercially and industrially zoned land adjacent to those areas where there are predominately residential land uses.</li> <li>e. Provide the County Department of Economic and Community Development (ECD) with data in a summarized, readily usable format that identifies areas within the County where housing is most readily available. This data will assist ECD in promoting the economic viability of the County to potential commercial and industrial employers.</li> <li>f. Maintain liaison with the Department of Economic and Community Development (ECD) to provide ongoing updates of housing availability assessments for use by potential employers.</li> <li>g. Include within the annual state of the housing report, the progress made in the previous year toward balancing the employment to housing opportunities within the County.</li> </ul>
<b>Man Made Resources – Land Use</b>		
<b>Goal D-44</b>	Plan urban communities as balanced, self-contained areas which have a sufficient mix of urban land uses to support the internal housing, employment, shopping and recreation needs of the region.	
<b>Goal D-45</b>	Provide a harmonious mix of residential, commercial and industrial land uses which will generate sufficient tax revenues to pay the costs of maintaining desired levels of services and adequate infrastructure facilities	
<b>Policy LU-5</b>	Because San Bernardino County has been identified as having a negative jobs/housing balance (meaning a greater level of housing opportunities than employment opportunities), the County will develop a priority application process for commercial and industrial development that would improve the County's jobs/housing balance.	
<b>Man Made Resources – Growth Management</b>		
<b>Goal D-52</b>	Ensure that future development proceeds at a pace consistent with the provision or acquisition of required infrastructure facilities and public services	
<b>Goal D-54</b>	Direct future growth to areas where infrastructure facilities and public services exist or can easily be provided or acquired and where other desired attributes of the land, such as open space, watershed areas and scenic resources, will not be adversely impacted.	

**TABLE 51  
GROWTH MANAGEMENT  
GENERAL PLAN GOALS AND POLICIES  
SAN BERNARDINO COUNTY**

<b>Goal/Policy Number</b>	<b>Goal/Policy</b>	<b>Actions/Programs</b>
<b>Goal D-55</b>	Review and modify land development procedures to require that all necessary infrastructure improvement be constructed by new development as it occurs or appropriate fees be provided.	
<b>Goal D-56</b>	Provide new services only within defined urban and urban service boundaries	
<b>Goal D-57</b>	Program the timing and location of public service extensions to support projected levels of development in a manner commensurate with economic capacity, preservation of desired open space and trail alignments, and minimum environmental impacts.	
<b>Policy LU-7</b>	Because long-term, area-wide commitments to levels of service and development standards are necessary to efficient capital improvement programming and will promote the orderly provision of the needed and desired improvements to maintain the quality of life, the following policies addressing service level boundaries and development standards shall be implemented:	<ul style="list-style-type: none"> <li>h. Designate those lands within Improvement Levels (ILs) 1 and 2 as "urban", those lands within IL 3 as "rurban" and those lands within ILs 4 and 5 as "rural" in order to indicate where the most intensive development, and less intensive development will be permitted.</li> <li>i. Discourage leap-frog development and urban sprawl by restricting the extension or creation of new urban services or special districts to areas designated ILs 1, 2 and 3.</li> <li>j. Utilize the Urban/Rural Improvement Level (IL) lines to coordinate, among the various jurisdictions and special districts, the development of public services and facilities, and to formulate the County's Capital Improvements Program.</li> <li>k. Utilize the Improvement Levels (ILs) as designated on the Infrastructure Overlay Maps to control/condition the timing and intensity of future development and ensure that future development is contingent on the provision of infrastructure facilities and public services that are specified by the applicable Improvement Level (IL).</li> <li>l. Areas designated for low-intensity development shall not be converted to accommodate higher intensity development until the infrastructure facilities and public services required of higher intensity development are provided or acquired by the applicant, and only if the project conforms with the overall growth management and open space policies of the County.</li> </ul>
<b>Man-Made Resources – Sphere of Influence</b>		
<b>Goal D-60</b>	Encourage cities to annex urban unincorporated areas within designated city spheres of influence and generally support annexations/incorporations of urban designated lands, except where these lands are desired to be maintained under County jurisdiction to	<ul style="list-style-type: none"> <li>m. Support city annexation/incorporation of urban designated lands, in general. Consider the merits of individual proposals based on community interest, the city's ability and commitment to develop and provide services, and consistency with the goals and policies of the County General Plan.</li> </ul>

**Section**  
**4**

**Housing Constraints and Resources**

**TABLE 51**  
**GROWTH MANAGEMENT**  
**GENERAL PLAN GOALS AND POLICIES**  
**SAN BERNARDINO COUNTY**

<b><i>Goal/Policy Number</i></b>	<b><i>Goal/Policy</i></b>	<b><i>Actions/Programs</i></b>
	further the goals and policies of the County.	<ul style="list-style-type: none"> <li>n. Consider implementation of growth control limits adopted by cities as they apply to spheres, unless such limits conflict with the goals and policies of the County General Plan.</li> <li>o. Consider the nature and intensity of development in adjoining incorporated areas and review the City's pre-zoning, General Plan designations and infrastructure plans when establishing Improvement Levels and land use designations within a sphere of influence</li> </ul>

### Regional Growth Management Goals

The Southern California Association of Governments (SCAG) has adopted policies which are intended to contribute to the improvement of the regional standard of living and quality of life in the Southern California region. The policies establish principles which guide balanced, logical growth in proximity to existing development, transit opportunities, employment and activity centers, infrastructure systems, and which focus growth in areas which could benefit from recycling and redevelopment. The relevant policies are presented in Table 52.

**TABLE 52  
GROWTH MANAGEMENT GOALS  
SOUTHERN CALIFORNIA ASSOCIATION OF GOVERNMENTS**

<i><b>Goal/Policy Number</b></i>	<i><b>Goal/Policy</b></i>
<b>SCAG Regional Comprehensive Plan and Guide</b>	
3.05	Encourage patterns of urban development and land use that reduce costs on infrastructure construction and make better use of existing facilities.
3.11	Support provisions and incentives created by local jurisdictions to attract housing growth in jobs-rich subregions and job growth in housing-rich subregions
3.13	Encourage local jurisdictions' plans that maximize the use of existing urbanized areas accessible to transit through infill and development.
3.14	Support local plans to increase density of future development located at strategic points along the regional commuter rail, transit systems and redevelopment.
3.16	Encourage developments in and around activity centers, transportation corridors, underutilized infrastructure systems, and areas needing recycling and redevelopment.
Source: SCAG Regional Comprehensive Plan and Guide (RCPG)	

### County Growth Management Strategies

Additional public facilities and services are usually required when new residential, commercial or industrial uses are established. In several areas, major public service and facility deficiencies already exist. Projected growth may add to this problem and may create new problems in other areas as well. In order to ensure that future developments do not become fiscal liabilities to County residents, the preceding goals, policies and programs were developed to require that future development proceed at a pace commensurate with the provision of services. The County's goals, policies and implementing programs clearly support planned growth. An emphasis is placed on prioritizing approval of uses that promote improvement of the jobs-housing balance.

San Bernardino County's growth management policies have been established on the following strategies:

- Directing growth to existing urban areas where needed services can readily be provided;

- Discouraging extension of existing facilities or development of new ones in a leap-frog fashion;
- Ensuring that new development proceeds at a pace commensurate with the provision of services;
- Encouraging infill of existing urban areas.

Constraints posed by the County's growth management strategies have been minimized by policies designed to focus projected population growth into the existing core areas. The County has been divided into three urban-rural service boundaries, described in the next section. The Rural Areas (RA) boundary specifically addresses the concern for meeting residential development demands. Specifically, the RA zone, comprised of agricultural and unimproved lands, and low-intensity residential development is not required for urban development at present and according to population projections, will not be needed within the next twenty years. The remaining two urban-rural service boundaries provide sufficient amounts of land to accommodate projected growth (see tables 60-63).

#### Improvement Level System

The County recognizes that there is a direct relationship between the intensity of land uses and the amounts of facilities and services that are needed to support such uses. Analyses of subdivision and development activities in the County show that there are basically five levels of development intensity, ranging from higher density developments in urban areas, to very low density developments in very rural areas. The amount of infrastructure facilities and services required in areas with higher density development is significantly more than that required in areas with low density development. As a tool to direct growth to more urbanized areas and manage growth in the more rural areas, the County established onsite and offsite improvement standards that are deemed essential in each of the five different levels of development intensity mentioned earlier. This system of matching development intensity with essential improvements is referred to as the "Improvement Level" (IL) system.

Five ILs were established to correspond with the five different intensity levels. At the one end of the scale, IL 1 is applied to very urban areas, while at the other end of the scale, IL 5 is applied to very rural areas. Improvement Levels are assigned to an area based on the long-term planned development and lifestyle commitment of the area. Future development is expected to provide the appropriate and applicable infrastructure facilities and services prior to, or in concert with anticipated or proposed development.

Extensive development of lands within the unincorporated County areas to meet the new housing construction allocation established by the RHNA, particularly those outside of individual jurisdictions' spheres of influence, would not meet the objectives of the RCPG and County General Plan. Growth in the unincorporated portions of the County over the past decade has added 102,063 residents. In comparison, growth within the incorporated areas, including annexation of areas within spheres of influence, has added 252,094 residents (Table 3). As of 2000, the population and households in the unincorporated County areas comprised only 24% of the entire County population, with the remaining 76% of the population residing within incorporated areas (Table 3).

### Urban-Rural Service Boundaries

A basic problem in providing services is defining appropriate boundaries between urban and non-urban areas, and proper levels of services for each. For planning purposes, the County has responded to this issue by dividing unincorporated lands into three (3) broad development areas - urban, rural and rural based on the following factors:

- Existing and anticipated level of development and level of build-out at planned densities.
- Current lot pattern/sizes.
- Proximity to water and sewer district service boundaries and capability for providing future service to designated areas.
- Availability of public services and the carrying capacity of existing infrastructure facilities.
- Proposed expansion/extension of existing, and development of new facilities.
- Hazards.
- Carrying capacity of existing natural resources.
- The extent and potential for damage to significant environmental resources.
- Spheres of influence/city boundaries.

The three classifications are summarized below:

#### *Urban Areas (UA)*

Urban areas are areas that are committed or planned for higher density/intensity uses. A full range of public facilities and services (including water, sewer, roads, flood control/drainage, police and fire services, etc.) shall be focused on these areas. Urban areas should be suitable for urban land uses. Urban areas include:

- Areas surrounded by incorporated cities.
- Areas adjacent to incorporated cities, generally divided into parcels 5,000 square feet up to one (1) acre, and served by a water purveyor.
- Areas within the sphere of influence of incorporated cities.

#### *Rurban Areas (RB)*

Rurban Areas are designed to accommodate residential development opportunities for those who desire ex-urban, low density, or country living environment and are willing to assume the costs of providing many of their own services and amenities. The low intensities accommodated in this district generally permit onsite septic systems and wells, thereby reducing public

expenditures. These areas are not expected to be converted to higher intensities in the future; they are expected to be built as currently designated.

Rurban areas are areas that meet one or more of the following criteria:

- Areas adjacent to incorporated cities, generally divided into parcels of one (1) acre up to five (5) acres.
- Areas in remote locations with limited access already subdivided into parcels that are smaller than five (5) acres.
- Areas where onsite disposal systems may be permitted.

#### *Rural Areas (RA)*

Rural areas are comprised of agricultural and unimproved lands and low-intensity residential development. These areas are not required for urban development at the present time and, according to current population projections, will not be required (for urban development) in the next twenty years. There is generally a long-term commitment to maintain a rural lifestyle in these areas. Although certain basic public services and facilities are available to these areas, few, if any, urban services are either available, planned or encouraged.

Rural areas are defined as lands which are generally suitable for lower-density/intensity land uses because they meet one or more of the following criteria:

- Used for agriculture, general open space or as a watershed for a public water supply.
- Isolated subdivided areas and commercial centers which are not adjacent to incorporated cities.
- Divided into parcels of 5 acres or larger, next to an urban incorporated area.
- Subdivided areas that use onsite wastewater management systems which are adjacent to, but not surrounded by incorporated areas.

#### ***Relation to Cities' Growth Management Strategies***

Incorporated cities within the County have also established growth management policies regarding annexation of lands in their spheres of influence and concentration of growth around employment/activity centers and transportation nodes. These strategies generally dictate that growth is to proceed in a rational sequence: when infrastructure can be logically and cost effectively extended; transportation systems are in place or can reasonably be extended to serve the anticipated development; and public services of police, fire, schools, etc. have sufficient capacity to serve the proposed development.

Lands to be annexed are required to be contiguous to the existing jurisdictional boundaries in order to discourage leapfrog development. The incremental annexation of lands technically located within unincorporated San Bernardino County into the incorporated boundaries of



jurisdictions reflects execution of sound principles of planning. Although the County has the ultimate authority over the designation and disposition of lands within a city's sphere of influence, the County has established policies and programs which foster and compliment the accomplishment of cities' annexation strategies.

In order to foster sound principles of planning, many jurisdictions within the County have responded to development pressures by adopting specific plans (a comprehensive planning tool utilized in the State of California) within their boundaries and spheres of influence. The specific plan is a tool also utilized within the County unincorporated areas. Through the specific plan process, a jurisdiction is capable of directing growth to desired areas. Adoption of the specific plan is intended to comprehensively guide development in an orderly manner and assure adequate infrastructure and public facilities support for a population within a geographically defined area. Typically, specific plans are prepared for areas that are within a city's sphere of influence or within their area of interest. In some circumstances, the specific plan is adopted by the County and the city, and subsequently annexed into the city. Widespread use of the specific plan has resulted in more efficient provision of infrastructure (road, water, sewer, drainage, flood control systems) and more balanced growth ratios between residential and employment-generating land uses.

### ***Infill Potential in Spheres of Influence***

The spheres of influence in the Valley and Mountains Regions lend themselves to infill development and recycling of existing uses. The Valley spheres are primarily urbanizing areas and currently contain scattered residential development. Some of the spheres also contain industrial and commercial uses. Most of the sphere areas have been developed over many years and may be "semi-rural" in nature, (e.g. housing was custom built on larger lots, often providing space for domestic animals and accessory structures), although many areas remain largely agricultural. The existing uses in the spheres and almost all unincorporated areas were developed without full master planned infrastructure services. Many areas use septic tanks for sewage disposal, natural drainage systems, and have less than totally improved road systems without sidewalks and curbs and gutters. In addition, services are provided on a more piecemeal basis due to the nature of the sphere areas.

Consequently, while it is desirable from a development management approach to infill the spheres with various kinds of development, these areas often lack the infrastructure and services which would have to be provided in order to accommodate additional development. In addition, the spheres contain neighborhoods with older units in need of rehabilitation, which could benefit from revitalization and new development.

### ***Residential Land Use Districts***

The San Bernardino County General Plan includes three basic residential land use districts for the unincorporated areas of the County (Rural Living, Single Residential, Multiple Residential). There are also two other districts—Resource Conservation and Agricultural—which allow residential at very low densities. In addition, the Office Commercial, General Commercial, and Service Commercial Districts allow residential in conjunction with a commercial use with a Planned Development Review, and the Rural Commercial allows various low residential

densities with a Land Use Review or Conditional Use Permit. Most districts allow mixed uses including residential, with a Planned Development Review or Conditional Use Permit.

**TABLE 53  
RESIDENTIAL LAND USE DISTRICTS  
SAN BERNARDINO COUNTY**

<b><i>Development Standards</i></b>	<b><i>Rural Living (RL)</i></b>	<b><i>Single Residential (RS)</i></b>	<b><i>Multiple Residential (RM)*</i></b>
Max. housing density (du/ac)	0.4	4	14
Min. lot size	2.5 ac	7,200 sf	10,000 sf
Max. structure height (ft)	35	35	35
Max. lot coverage (%)	20	40	60
Front yard setback (ft)	25	25	25
Side yard setback (ft)	15	10 one side, 5 other	Same as RS
Rear yard setback (ft)	15	15	15
Street side yard setback (ft)	local 15; other 25	Same as RL	Same as RL

\* RM allows four or more multiple residential units, mobilehome parks, and planned developments with a conditional use permit.

### ***General Plan Capacity***

The General Plan does not include a capacity or build out estimate. It relies, instead, on SCAG population and dwelling unit estimates for various time periods.

### ***Density***

Density is a critical factor in the development of affordable housing. In theory, maintaining low densities typically increases the cost of construction per unit while high densities lower the per unit land cost and facilitates efficient construction. More intense residential developments are achieved through a number of mechanisms, including clustering of residential development and zero lot line/small lot development, subject to the development standards of the Development Code. Clustering of housing can produce higher densities on a portion of land while retaining the overall density assignment of the entire property. This method is effective when portions of the property not utilized for residential development can be developed with compatible uses, such as open space/recreation, parks, schools, public facilities, and support commercial.

As shown in Table 53 above, residential densities in the County range from very low in rural areas to a high of 14 du/ac in the Multiple Residential District. This reflects infrastructure needs and physical constraints in the unincorporated areas. The Housing Incentive Program increases densities for affordable housing by 25%, up to 17-18 du/ac. A proportion of the land anticipated to develop in the planning period is within the spheres of influence of a number of incorporated cities, predominantly within the West Valley. As such, cities have established land use designations for these areas, many of which accommodate higher density products.

The County General Plan and Development Code do include provisions for planned development that allow for clustering and mixed use and density bonuses for low income housing units.

### ***Development Code***

#### *General Regulations*

Zoning, which must be consistent with the General Plan, establishes more specific development standards, allowable uses, and limitations. The County Development Code contains zoning regulations controlling development by establishing requirements related to height, density, lot area, yard setbacks, and minimum parking spaces. Site development standards are comparable to other community requirements and ensure a quality living environment for all household groups in the County, including special groups such as low and moderate income households and senior citizens.

Overall, the San Bernardino County Development Code is flexible in allowable density and development, and is therefore not considered a constraint to the provision of housing. It provides many incentives to encourage affordable residential development.

The Development Code allows for single family residential dwellings as permitted uses in the Single Residential (RS) and Multiple Residential (RM) Districts. Duplex and triplex units are also permitted uses in the RM District. Multiple dwelling units of four units or greater are allowed in the RM District subject to a Conditional Use Permit.

The land use permitting process ensures all critical planning issues and related impacts of the larger developments are adequately addressed, health and safety being a primary impact. It also provides for notification of surrounding property owners so that the government permitting process takes place in a participatory environment.

A study, *Mojave Desert Rural Standards*, was recently completed that reviewed the standards which apply to the rural desert areas of the County in an attempt to further streamline the development review processes and requirements for these areas. This study is being reviewed and its recommendations will be considered for implementation.

#### *Parking*

Parking is a necessary aspect of any development and can constrain the development of housing. For every parking space that is required, there is that much less land available for development. Excessive parking requirements can thus drive the cost of development up and the amount of housing down. Parking requirements in San Bernardino County, however, are typical for a county of its size, as shown in Table 54. They are not a relative constraint. Modifications may be approved for senior and planned development housing units and mixed use on a case by case basis. In the Single Residential (RS) District, in the Desert and Valley Regions, only one carport or garage space per dwelling unit is required; otherwise they are not required. This reduces costs for all residential construction.

**TABLE 54**  
**PARKING STANDARDS**  
**COUNTY OF SAN BERNARDINO**

<i><b>Residential Use</b></i>	<i><b>Parking Spaces Required</b></i>
Residential dwelling units	2 spaces/du (incl. 1 carport or garage space/du in RS*)
Mobile home parks	2 spaces/du + 1/10 lots for visitors
Planned development	2 spaces/du + 1/2 /du for visitors
Senior housing/mixed use	Reviewed on case by case basis for concessions
Dependent housing	None
Social care facilities	1/3 residents + 1/employee, largest shift
* Valley and Desert	

### *Design Standards*

Design standards such as construction finishing materials, architectural enhancements and landscaping also increase the cost of housing. The County does not have design review nor design standards that include specific materials requirements that would raise costs. Moreover, the County does not impose design review criteria applicable to single or multi-family residential development. Landscaping requirements are average and concentrate on drought tolerant materials and water-conserving irrigation systems.

### *Density Bonus—Housing Incentive Program*

The Development Code includes a density bonus provision, called the Housing Incentive Program (HIP). The HIP provides a maximum 25% increase in density for affordable housing. To receive the maximum bonus requires at least 20% affordable units for low-income, 10% affordable units for very low-income, and 50% affordable for senior citizens. For condominium conversions, 33% affordable units for low-income and 15% for moderate income are required. The HIP has generally been used with multiple family development. Since there has been very little multiple family development since 1989, only 44 HIP units were constructed.

HIP applications are also entitled to first priority processing. All units committed as affordable housing must be reserved as affordable for a period of ten years. Projects granted additional, financial incentives must reserve the affordable units for a minimum period of thirty years.

### *Second, Dependent, and Accessory Dwelling Units*

The Development Code also contains provisions for second units, dependent housing units, and accessory dwellings.

A second unit is allowed as an additional unit on a residential lot with a primary dwelling unit. It may be attached or detached. The lot area must be at least two times the minimum lot size required in the land use district. The unit may have a kitchen and be rented. In conformance with state law, second units are permitted as accessory uses to each single dwelling unit that is allowed by the residential land use district.

A dependent (or “granny”) housing unit is allowed on a residential lot with a primary dwelling unit. The dependent unit must be occupied by (1) one or two adults, who have reached the age

of 60, and are dependents of the residents of the primary unit, or (2) court appointed conservatees of a resident of the principal unit or (3) members of a very low income household related to the residents of the principal unit by birth, marriage, or adoption. The unit may have a kitchen. A Special Use Permit is required.

An accessory dwelling is allowed in a primary agricultural, commercial, industrial or institutional land use district where such use demonstrates the need for on-site residency of one or more people to maintain, operate and/or secure the primary non-residential land use on the property. An accessory dwelling can be caretaker housing or labor quarters. The former is to house one or more people who guard or operate part or all of the property. The latter can be single or multiple dwelling units with individual, shared or no kitchen facilities for the employees and their families of agricultural, mining, logging, major construction, scientific exploration or other remote land uses. Not many accessory dwellings have been constructed.

#### *Social Care Facilities*

Social care facilities for six or fewer clients are considered single family uses. Social care facilities for seven or more clients may be located in any land use district with the approval of a Conditional Use Permit.

#### *Manufactured/Mobile Housing*

Manufactured housing on permanent foundations are considered as regular single family dwellings and the Code applies to them as such. Their construction must meet all State requirements. Such a unit must be at least a “double wide” structure, except in the Alternate Housing (AH) Overlay District, where “single-wides” are permitted.

Mobile home parks are allowed in residential land use districts, with a Conditional Use Permit. They may not exceed four spaces per acre on a minimum parcel size of 10-20 acres. The Code also contains provisions for resident-initiated mobile home park conversion to preserve an important source of affordable housing.

### ***Building Code***

A variety of building and safety codes, while adopted for purposes of preserving public health and safety, and ensuring the construction of safe and decent housing, have the potential to increase the cost of housing construction or maintenance.

#### *Codes Adoption*

San Bernardino County has adopted the 1996 edition of the National Electric Code, and the 1997 editions of the Uniform Building Code (UBC), Plumbing, and Mechanical Codes. The County's building codes are based on regulations necessary to protect public health, safety, and welfare. The County adopts updates as the Code is amended. There have been no local amendments made to the Uniform Building Code. As such, the building code is not a constraint on housing development other than may be necessary to ensure the protection of the general health and safety of the public-at-large.

*Americans with Disabilities Act*

The UBC requires that new residential construction comply with the Federal Americans with Disabilities Act (ADA). ADA provisions include requirements for a minimum percentage of units in new development to be fully accessible to the physically disabled. Provisions of fully accessible units may also increase the overall project development costs. Unlike the UBC, however, enforcement of the ADA requirements is not at the discretion of the County, but is mandated under federal law.

Compliance with building codes and the ADA may increase the cost of housing production and can also impact the viability of rehabilitation of older properties required to be brought up to current code standards. These regulations, however, provide minimum standards that must be complied with to ensure the development of safe and accessible housing.

In Section 3, the County has addressed the special housing needs of certain groups and residents – the elderly, large households, female-headed households, the homeless, and disabled persons. The goals, policies, and action programs expressed in the County's Housing Element demonstrate the County's commitment to serving the housing needs of these populations, especially the disabled community – frequently members of the elderly and homeless groups. While all of the County's Housing programs benefit its special needs groups, the specific Housing programs designed to assist the disabled citizens of San Bernardino County are: 1-c, 1-e, 2-g, 2-h, 3-d, 3-g, 3-h, 5-m, 5-n, 5-o, 5-t, and all of the Homeless programs 8-1 to 8-f. These programs are described in more detail in Section 6 and range from the provision of financial/subsidy incentives to priority development application processing to the actual, physical provision of social services and shelters, and in all cases serve to reduce or remove constraints to the affordable housing of the disabled community in San Bernardino County.

**Code Enforcement**

Residential code enforcement in San Bernardino County is generally performed on a complaint basis. The County has expanded the staff resources available for code enforcement greatly over the last five years. If a particular health and safety problem arises in a neighborhood or with a particular property, code enforcement initiates an enforcement program to solve the problems. The County has no multiple family or single family inspection-upon-sale type programs but there are periodic inspections of multiple family rental units, especially subsidized units, to insure safe and sanitary living conditions.

**Development Fees**

Development fees are passed on to renters and homeowners in the cost of housing, and thus affect housing affordability. Development processing fees in California are generally high and can be expected to increase in the future. Fees associated with the extension and installation of utilities can be particularly costly.

**TABLE 55  
SAN BERNARDINO COUNTY FEES PER UNIT  
SAN BERNARDINO COUNTY**

<b>Fee Charges</b>	<b>Chino</b>	<b>Chino Hills</b>	<b>Fontana</b>	<b>Montclair</b>	<b>Ontario</b>	<b>Rancho Cucamonga</b>	<b>City of San Bernardino</b>	<b>Un-incorp.</b>
<b>PLANNING FEES</b>								
Environmental	15.12		24.00		170.34	8.90	36.50	366.74
General Plan Amendment	59.70		88.00	66.90	89.30	57.36	47.00	*
Zone Change	23.75		116.30	55.72	35.34	114.72	47.00	*
Tract Map	117.22	300.00	141.80	59.76	46.98	119.74	58.50	*
Plot Plan (Design Review)	18.72		165.70	100.00	27.82	114.02	12.00	*
<b>Planning Fees Total</b>	<b>234.48</b>	<b>300.00</b>	<b>535.80</b>	<b>282.38</b>	<b>369.78</b>	<b>414.74</b>	<b>201.00</b>	<b>366.74</b>
<b>ENGINEERING PERMIT FEES</b>								
Final Map Fees	43.58	100.00	0	27.90	43.00		0	120.00
Grading Permit	45.50	61.66	3,681.50	34.00	17.68	31.50	0	43.74
Public Improvements	1,516.58	575.00	228.00	85.62	368.00	0	1,327.00	220.90
Storm Drain	858.80	0	3,100.00	65.52	368.00	900.00	1,112.00	27.20
<b>Engineering Permit Fees Total</b>	<b>2,464.46</b>	<b>736.66</b>	<b>7,009.50</b>	<b>213.04</b>	<b>796.68</b>	<b>931.50</b>	<b>2,439.00</b>	<b>411.84</b>
<b>BUILDING PERMIT FEES</b>								
Plan Check	446.00	79.74	454.36	935.00	422.50	478.00	465.64	190.58
Permit	1,137.50	1,207.08	719.00	727.00	650.00	637.00	702.50	1,618.28
Plumbing	102.00	0	149.38	127.00	76.50	118.50	75.00	0
Electrical	49.00	0	182.26	82.00	72.00	94.00	75.00	0
Mechanical	40.50	0	135.00	59.00	33.00	75.00	75.00	0
<b>Building Permit Fees Total</b>	<b>1,775.00</b>	<b>1286.82</b>	<b>1,640.00</b>	<b>1,930.00</b>	<b>1,254.00</b>	<b>1,402.50</b>	<b>1,393.14</b>	<b>1,808.86</b>

**TABLE 55**  
**SAN BERNARDINO COUNTY FEES PER UNIT**  
**SAN BERNARDINO COUNTY**

<i>Fee Charges</i>	<i>Chino</i>	<i>Chino Hills</i>	<i>Fontana</i>	<i>Montclair</i>	<i>Ontario</i>	<i>Rancho Cucamonga</i>	<i>City of San Bernardino</i>	<i>Un-incorp.</i>
<b>IMPACT FEES</b>								
Transportation Fees	1,052.36	250.00	1,517.00			1,730.00	0	0
Park Fees	58.64	3,131.00	3,567.00	1,679.00	810.00	3,446.42	2,160.00	0
Public Facility Fees	2,541.84	10,605.00	3,799.00	0	0	8,520.00	256.00	9,790.00
Fire	125.38	0		0	0	0	0	0
Police	314.40	0		0	0	0	0	0
Miscellaneous	188.40	2,647.00	720.00	12.44	0	28.00	466.00	95.48
Impact Fees Total	4,281.02	16,633.00	9,603.00	1,691.44	810.00	13,724.42	2,882.00	9,885.48
<b>Total Fees</b>	<b>8,754.96</b>	<b>18,956.48</b>	<b>18,788.30</b>	<b>4,116.86</b>	<b>3,230.46</b>	<b>16,473.16</b>	<b>6,915.14</b>	<b>12,472.92</b>
* Actual cost fee system.								

One method of determining whether fees in San Bernardino County are excessive and represent barriers to affordable housing development is to evaluate its fee structure against those in surrounding jurisdictions.

Overall, the County's fees are among the lowest of the jurisdictions surveyed. Within incorporated areas where infrastructure systems are established, only two of the surveyed jurisdictions had lower overall fees. For projects within the unincorporated County, however, fees are relatively high due to a public facility fee which is not charged to other portions of the County. The inclusion of this fee brings the construction/permit fees in unincorporated County up into the higher range.

The County administers an actual cost fee structure. The Cost Accounting Tracking System (CATS) was initiated in the late 1980's. This system's purpose is to monitor the time spent by staff reviewing any given project, and then charge the applicant accordingly. In this manner the fees are tied to the services provided.

In addition to the review fees, there are fees to offset the impact of development on the infrastructure in some areas. These fees are collected, at the building permit stage, for a host of services such as road improvements, drainage facilities, schools, fire facilities, etc. They may have an impact on the cost of development, but are necessary to maintain the quality of life within the community and the provision of adequate public services.

The County is continually reviewing application processes for ways to streamline processing times and costs. Flat-fee (average cost) application processes have been implemented for review of development proposals which are straightforward, simple and relatively small in nature. The most recent process improvement is the Department Review Application procedure, an alternative to the conditional use permit. Multi-family projects that meet the criteria established by ordinance may be processed as a Department Review, which is a flat fee, expedited review procedure. For HIP projects, the County provides expedited processing. This reduces time, therefore, providing savings.



### ***Application Processing and Permit Procedures***

The amount of time required to review a given project can be a constraint to the development of housing. In a County as large as San Bernardino, there can be a time element involved to travel to County offices to monitor the progress of a project. In order to be more responsive to the citizenry, field offices have been established throughout the County in addition to the main offices in San Bernardino. These are located in the West Valley, the East Valley, Big Bear, Twin Peaks, Victorville, Barstow, Needles and Joshua Tree. Not all of these offices have full representation of application staff; for example, planners are only in the San Bernardino and Victorville offices.

San Bernardino County review process time frames are in conformance with State law requirements. These do vary upon the complexity of the project. A typical development application that does not involve long statutory public review takes between two and four months to process from the date of acceptance. Final approval, including map recordation and issuance of building permits, is dependent on work volume and the developer's response time. The County has just completed an application and review process study and its recommendations are being discussed for implementation.

All tracts and large scale housing projects are reviewed by the County's Development Review Committee (DRC), a staff technical review body, prior to consideration by the Planning Commission, if required. A project does not clear DRC until it meets the minimum design requirements specified in San Bernardino County's Development Code. Since the DRC meets every four weeks, an application can be reviewed and an action taken in a timely manner, as long as the application is consistent with the required standards. For certain types of projects (Planned Developments and Housing Incentive Program Projects), pre-application conferences with the DRC are available. In this way, such projects can be advised early in the process of any issues and/or obstacles they may face.

Affordable housing applications are expedited through the procedures and decisions are made in the shortest time possible given statutory notice and environmental requirements. Overall, processing times in the County are not considered unreasonable and do not appear to unnecessarily add time (and subsequently additional costs) to the processing of project applications.

**TABLE 56  
DEVELOPMENT PROCESSING TIME LIMITS  
COUNTY OF SAN BERNARDINO**

<i>Item</i>	<i>Approximate Length of Time from Acceptance to Decision</i>
Environmental Documentation	30 days for Negative Declaration; 180-365 days for EIR
Staff Administrative Reviews	30-60 days
Conditional Use Permit	40-120 days
Tentative Tract Map	40 days
Variance	40-120 days
General Plan or Zoning Amendments/Zone Change	90-180 days

## Environmental and Infrastructure Constraints

### *Environmental Constraints*

#### Hazards Overlay Maps

The General Plan contains analysis, discussion and goals and objectives for four natural hazards: geologic, fire, flood, and wind/erosion. These hazards are mapped on overlay maps which serve to constrain housing and other development for the purpose of public safety. The Plan and the Development Code include a range of regulations on development.

#### ***Geologic***

The County is subject to many geologic hazards, especially in the heavily populated Valley area, exposing residents and development to varying degrees of risk. These include seismic activity (earthquake-induced phenomena such as fault rupture, ground shaking, liquefaction, seismically-generated subsidence, seiche, and dam inundation, landslide/mudslide (or mudflow), non-seismic subsidence, erosion and volcanic activity.

#### ***Flood***

The County has experienced severe and widespread flooding throughout its history. Several major drainage basins have the potential to subject residents and structures to a high risk of flooding. In addition, the cumulative increase in impervious surfaces has increased problems related to surface run-off. While complete avoidance or protection through control facilities is not practical, considerable improvement can be made through both structural and nonstructural methods. Habitable structures are prohibited in floodways and various regulations apply to other identified hazardous areas.

#### ***Fire***

A combination of climate, topography, vegetation and development patterns creates high fire hazard risks throughout the County, especially in the many areas of wildland/urban intermix located in foothills and mountainous areas Countywide. As development encroaches upon wildland areas, the potential for disastrous loss of watershed, structures, and life (human and wildlife) increase. Establishment of a coordinated program to condition development in some of these areas has been adopted through overlays.

#### ***Wind/Erosion***

Winds, and more particularly Santa Ana winds, pose a hazard in the County, destroying property, exacerbating fire hazards and disrupting transportation and utility services. Continued development of canyon mouths and foothill areas where the winds are most severe assure that more residents will be exposed to this hazard. In addition, wind is a cause of erosion.

### Natural Resources Overlay Maps

The General Plan also contains analysis, discussion and goals and objectives for seven natural resources: biological, cultural/paleontological, air quality, water, open space/recreation/scenic, soils/agriculture, and minerals. Some of these resources are mapped on overlay maps and protected through the Development Code and environmental requirements that serve to constrain housing and other development for the purpose of preservation.

#### ***Biological***

Biological resources—native species of plants and animals—are necessary for the proper functioning of the environment in the short-term and for its long-term productivity. The status of biological resources in the County is generally declining due to increased urbanization and encroachment into previously rural areas. Housing demand has spurred growth in all areas of the County affecting many species directly through habitat loss and indirectly through increased use of open space and recreational lands.

#### ***Cultural/Paleontological***

This includes both archaeological and historic resources, as well as paleontological. These important resources have been mapped Countywide and are subject to consideration under the environmental review required for housing and other development. If present on a site, there may be considerable expense in identifying and mitigating their presence.

#### ***Air Quality***

The air quality in the County results from a unique combination of factors; air flow patterns and emission sources, both local and those located through the region, result in some of the worst air quality in the nation. The problems cannot be solved by the County of San Bernardino; however, in cooperation with governmental jurisdictions throughout the region, the County must do its share of environmental analysis and mitigation. This may hamper the growth of housing and other development as part of the County's growth management strategies.

#### ***Water***

The County faces water supply and distribution issues in common with all other areas of Southern California. The urbanizing areas of the County are dependent upon adequate quantities and qualities of potable water being available. At present, the majority of the County is dependent upon locally available supplies of groundwater. However, imported water may play an increasing role in satisfying the future demand for water throughout the County. The trends of overdrafting local groundwater cannot continue indefinitely, as aquifers become depleted to the extent that they are irreparably damaged and no longer feasible for use.

#### ***Open Space***

The General Plan includes discussion of open space in all its forms, and the Development Code contains policies and regulations to conserve and use wisely the supply of open space. The County contains vast amounts of open space but the majority of people live in the relatively

urbanized Valley region, separated from these open spaces. The quality of life in the County depends on the balancing of development of housing and the preservation of open space for its many uses.

### ***Soils/Agriculture***

Soil conditions in the County are generally conducive to supporting urban structural developments of all kinds. Problematic soils are rare. The most common problem with soils is their ability to be used for subsurface disposal of domestic wastes; i.e., septic systems. Preservation of soils and open space, used for agricultural production, is important to the future of the County. The current trend of urbanizing agricultural areas by hundred of acres annually has already significantly changed the role of agriculture within the County. By allowing development of agricultural lands, which are generally flat and well drained and proximate to urban uses, lands suitable for agriculture are taken out of production.

### ***Minerals***

Mineral resources are also an integral part of development and economic well-being of the County. The mineral industry is important to the County, the state, and the nation. While most land uses have options as to where they develop, mineral extraction is limited to sites where the minerals naturally occur. Mineral deposits are controlled by geological conditions and the extraction of minerals is affected by the availability and cost of manpower, equipment, energy, water, transportation, technology, potential conflicts with other resources, and by government regulations.

### ***Infrastructure Constraints***

#### **Growth and Infrastructure**

Many rapidly growing areas of the County have found it difficult to expand infrastructure fast enough to keep up with new development. Development places demands on all public services. It is the County's policy that the infrastructure for water, sewer, drainage and roads is in place before urban development is permitted. One method for managing the pace of growth is by programming capital investment in these facilities. Simply, if the capacity is not available, the development cannot occur. In some cases where capacity is inadequate, private developers may be required to construct the backbone infrastructure or incremental upgrades to existing facilities to serve large developments. Because facilities require huge front-end capital expenditures, some form of county financing may be needed.

The network of man-made and publicly owned facilities, such as roads, streets, water, drainage and sewer facilities form the internal framework of communities. The timing and pattern of installing these facilities (capital improvements) will play a part in the implementation of the County's General Plan by impacting the distribution of land uses. Although capital facilities are built to accommodate present and anticipated needs, some (most notably water and sewer facilities, and roads) play a major role in determining the location, intensity and timing of future developments.

***Capital Improvement Program (CIP)***

A CIP projects annual expenditures for acquisition, construction, rehabilitation and replacement of public facilities, such as sewer and water, highway improvements, street lights, traffic signals, parks, sheriff and fire facilities and other public facilities. The CIP must be consistent with the General Plan. In rapidly developing areas, it can help shape and time growth according to adopted policies. San Bernardino County is in the process of developing a five-year CIP. Having this long-term plan and coordinating housing program needs into the plan will aid the County in developing needed infrastructure.

***Requirements of Housing Element***

The current (adopted in 1993) housing element requires that capital facilities be made available to future housing sites. The implementation program of the housing element must identify adequate sites that will be made available through appropriate zoning and development standards and with public services and facilities needed to promote and encourage the development of a variety of types of housing for all income levels [Government Code Section 65583 (c)(1)(A)]. If an area lacks backbone infrastructure systems for sewer and water service or adequate roads, it may not be available for residential development until such improvements are installed. This planning and construction of improvements is a timely process. Public services/facilities and capital improvements are also important in a regional sense. The growing inter-relatedness of planning issues among local governments applies directly to local capital improvement projects. The location of major roads, sewer facilities, water trunk lines and other facilities within the County can impact communities and cities both within and adjacent to the County by encouraging or deflecting the direction of growth.

The majority of improvements in the infrastructure backbone systems in the County have been occurring within, and adjacent to the incorporated cities in response to targeted growth. Connections to infrastructure systems (sewer, water and drainage) are most effectively expanded within and adjacent to existing urbanized areas, usually within the spheres of influence of cities. Areas within the sphere of influence generally have been analyzed as part of the cities' general plans, any specific plans, and included in their master plans for infrastructure. Development under a specific plan requires plans for infrastructure to be prepared and methods for providing the necessary infrastructure improvements, both on and off-site, be identified and incorporated into the conditions for approval.

**Selected County Infrastructure Systems*****Airports***

There are 7 Private Use Airports and 16 Public Use Airports. Also, there are 20 Private Use Heliports and 11 Public Use Heliports. U. S. federal installations such as Air Force Bases, agricultural airfields and private use airstrips used by only one owner are exempt and not counted.

### ***Wastewater Systems***

The operation of community or regional wastewater collection and treatment systems is exclusively undertaken by public agencies. Public wastewater collection and treatment is carried out by a combination of:

- Regional wastewater agencies which serve several cities and communities.
- City-operated collection and treatment facilities serving the area within the city and sometimes adjacent cities and unincorporated areas.
- Special districts serving unincorporated communities.

There are 28 sewerage entities located throughout the County allowing most urban areas to be served by sewers. Exceptions include the communities of the South Desert (Morongo Valley, Yucca Valley and Joshua Tree) and the City of Twentynine Palms. Three Regional Water Quality Control Boards (RWQCBs) govern water quality issues in the County. The Santa Ana RWQCB encompasses the southwest corner of the County and includes all of the Valley Region and portions of the Mountains Region; the Lahontan RWQCB includes a substantial portion of the northern Desert Region and the remainder of the occupied Mountains Region; and the Colorado River RWQCB encompasses the southern portion of the Desert Region. The County Division of Environmental Health Services (DEHS) plays a key role in the attainment of RWQCB goals on a local level. The agency maintains memoranda of understanding (MOU) with the Santa Ana and Lahontan RWQCBs. Each RWQCB establishes their guidelines, regulations and standards to protect local groundwater basins where subsurface wastewater management systems are allowed.

San Bernardino County faces some major challenges in the continued provision of adequate wastewater collection and treatment. As demands for sewer service increase, providing an adequate level of wastewater treatment will become increasingly difficult. New State water quality requirements and wastewater treatment limitations may have significant impacts on development potential and costs. In order to coordinate land use planning with wastewater facilities, many agencies at state, regional and local levels must successfully interact and exchange information. Interagency coordination is a problem due to the variety of State, regional and local agencies and independent districts involved.

The County's ability to absorb growth in urbanized areas has been facilitated by the ability of wastewater agencies to respond to demands for service. In more rural communities within the unincorporated County where public collection and treatment of wastewater is not available, other methods are required such as septic system, package wastewater treatment plants or alternative systems. A policy has been established in the San Bernardino County General Plan which links proposed improvements to the system with population, as follows: "Plan and construct new wastewater treatment and collection facilities on the basis of the County's adopted growth forecast". Wastewater agencies have experienced difficulties in their planning efforts due to unreliable or constantly changing growth forecasts for their service areas. The assignment of additional dwelling units within the unincorporated County area by the RHNA may conflict with prior growth estimates, and therefore limit the service providers' abilities of collection and treatment systems for both the existing and projected population's domestic wastewater. In addition, industrial, commercial and agricultural wastewater may be incompatible

with the treatment of domestic wastewater and may require separate collection and treatment, which compounds the service needs.

The density of development that can be permitted in areas not served by wastewater collection and treatment facilities is an issue. There are many portions of the unincorporated County where these circumstances exist, and any subsequent development is limited to lower densities. There are many onsite sewage disposal systems (septic tanks and package treatment plants) in areas with no wastewater collection and treatment facilities. Offset programs are often used to require new development on septic systems to connect an equal number of septic system users to a sanitary sewer.

### ***Circulation***

The current transportation conditions are directly related to a combination of economic events and social changes that have occurred over the past 10 to 20 years. Residential and industrial land in Los Angeles, Orange and San Diego counties are nearing saturation. As a result, development has spread outward to the Inland Empire, as it is the next region with available tracts of undeveloped space. The County has grown from a collection of small cities and unincorporated communities with an agrarian economic base to an area with various centers of economic activity and a large and affluent population. The rapid growth in employment and population has increased the number of trips made on the freeway and arterial highway systems. This intense travel demand has reduced levels of service on significant portions of the system, causing severe congestion and low travel speeds during peak hours in the rapidly developing Valley and Mountain areas and also in the Victor Valley area of the Desert.

One of the most visible effects of rapid growth has been on the circulation system. The ability to move on streets and highways is projected by regional planning agencies and Caltrans to get substantially worse as more traffic is generated and the ability to finance needed improvements is uncertain. While additional facilities are needed, the majority of funding for roads and highways is now being spent on maintenance. Freeways and highways in the San Bernardino Valley and Victor Valley areas have been identified by various traffic studies as having declining levels of service. Relevant policies which have been established regarding the provision of circulation systems to accommodate growth in the County include: "Ensure the provision of adequate transportation facilities to support planned land uses", and "Plan and develop the transportation system in an orderly sequence."

### ***Infrastructure and Housing***

The infrastructure required to build and occupy a house in San Bernardino County varies widely from region to region. Development in the West and East Valleys is typical of suburban Southern California. As such, each lot must have access to water service, sewer service or septic system, and paved streets; the same is true for the Mountains, and in the Desert for parcels up to 5 acres in size. The County's Development Standards require various infrastructure improvements for projects that create parcels of 20 acres or smaller.

A property owner on a parcel greater than 20 acres can develop the parcel on a septic system, with unimproved access roads, and use a water hauler and storage tank system. Large developments, however, are generally required to have more urban levels of service. The

definition of “served” and “unserved” land in the County varies greatly. This loose definition of a buildable lot means that the lack of urban infrastructure in parts of San Bernardino County will not stop development but will affect its density. However, the wide variation among the regions of the County necessitates just such a flexible approach.

Hundreds of public and private water and sewer service districts provide service to County residents. There are also vast areas with no such service. Service districts range from the very large public agencies serving urban areas, to very small private companies serving less than one square mile. The smaller water purveyors tend to be older and to have systems deemed inadequate to serve projected growth. Many of these special districts are County agencies staffed by the Special Districts Department. Others have independent administrative boards.

All development proposals are reviewed, before approval, to ensure that water and waste disposal service will be adequate. If a project involves 199 or fewer connections, it is reviewed by the County Environmental Health services. If it involves 200 or more connections, it falls under the jurisdiction of the State Health Department. As a practical matter, these agencies work cooperatively to ensure a uniform policy.

The County’s *Infrastructure Assessment and Reporting System* includes information on location and capacity of infrastructure. This coordinates land use and infrastructure policies and approvals between departments. In general, the coordination of land use with infrastructure is a major issue. The infrastructure limitations of each RSA are more fully discussed below.

#### *West Valley (RSA 28)*

The availability of services is not a major constraint on development in the incorporated portions of the West Valley region. Water districts in the area rely on groundwater and use imported water as a back-up. Some of the water districts have older systems that are being upgraded as higher density, urban levels of development occur. These improvements are largely funded by hookup fees and special assessments that are passed on to the home buyers.

Older development within the unincorporated areas is generally on septic systems. Large-lot infill development (such as areas in San Antonio Heights) continue to rely on septic tanks. Soil conditions in isolated areas are occasionally found inadequate for septic systems. To prevent problems, the County requires percolation tests before building permits are issued. In the unincorporated Fontana area, there is a severe problem developing due to the non-availability of sewers. The soil type allows rapid percolation, thus the construction of high density development relying on septic systems coupled with the historic use of agricultural fertilizers has resulted in groundwater contamination. The high nitrate content in the Chino I and II Groundwater Subbasins prompted a study by the Santa Ana Regional Water Quality Control Board. Further analysis of the problem may result in recommendations involving development constraints on unsewered properties. The County adheres to Water Quality Control Board established standards in processing subdivision proposals in the West Valley Region.

School districts in the region have been hard-pressed to expand their facilities in response to the rapid growth occurring. Most are collecting school impaction fees for each new unit, in accordance with State law. The total additional cost of fees for various infrastructure facilities



ranges from \$4,000 to \$11,400 per units, which is comparable to nearby areas of Los Angeles and Orange Counties.

Another major environmental constraint on development in this Region is the inadequate storm drain system and the flood waters caused by rainfall from the mountains to the north and south of the Valley. North/south streets running into the area serve as de-facto drainage channels and unsuspecting pedestrians and motorists have been trapped by flash flooding. A program of drainage improvements is in process to alleviate a portion of this problem. Included are Cucamonga Channel, San Antonio Heights Intercept Project, Day Creek, and the Etiwanda/San Sevaine Channel Projects is proposed, with the creation of a drainage improvement district establishing a development fee included. Eventually, development in the region will be constrained by the steep slopes to the north and south of the Valley itself.

Identified earthquake fault lines are located along the foothills in the West Valley Foothills (Etiwanda North) area. Some of the fault zones are within the National Forest boundaries or zoned for large lot development to ensure the proper setbacks.

#### *East Valley (RSA 29)*

Inadequate infrastructure is a problem in the East Valley Region because much of the area was settled earlier and infrastructure was sized for scattered, lower density development. Some small, private water systems in parts of the East Valley do not meet modern water pressure or water facility requirements. In order for development to occur in these areas, these systems are likely to be absorbed by nearby public districts.

North Rialto is experiencing septic system problems. The sandy soils in this area percolate rapidly, causing groundwater contamination. As a result, development is limited to large lots until sewers or package septic systems are available. All of the development in the Bloomington area is on septic systems. Development in Crafton, Oak Glen and Mentone will be on septic systems unless package sewage treatment systems are built to support higher densities. The Mentone area can be served by the Redlands sewer system.

School systems, police and fire protection have been stretched thin to cover recent rapid growth in the area. Virtually all of these districts assess special impact fees on new development within their bounds. While these cover the capital costs of new equipment and facilities, they do not cover operating costs. This is a continual problem throughout the County.

Flood hazard is a major environmental constraint in the East Valley. The steep slopes of the mountains to the north and south of the Region channel runoff to the rivers and creeks in the area. The Santa Ana River runs through the East Valley and the area is crisscrossed by creeks and drainage channels. In the outlying areas, drainage improvements will have to be made before development can occur. The cost of these improvements is likely to be passed on to new residents.

Active earthquake fault lines are located along the base of the San Bernardino Mountains in the East Valley. Most of the fault zones are within the National Forest boundaries or zoned for large lot development to ensure the proper setbacks.

Because this area contains some of the oldest settlements in the County, it also contains much that is of archaeological, historical or architectural value. Resources range from cobblestone-lined drainage channels built by the Indians, to ornate Victorian homes built in the late nineteenth and early twentieth centuries.

*Mountains (RSA 30)*

The limited amount of land available for development in the Mountains Region has inadequate infrastructure to support year-round occupancy at build-out. Problems exist in all the support services and infrastructure in that:

- Roads are narrow and winding. Given the existing development patterns in the Region, it is not possible to widen or improve them substantially;
- Existing sewer systems are at or nearing capacity in all of the community Planning Areas, and there are problems of infiltration into the lines in winter. Even if no new units are built, the increasing use of existing units is expected to overload the systems within five years;
- Unincorporated areas around Big Bear and Baldwin Lakes are using more groundwater than the rains replenish each year. Water supply in the Big Bear aquifer continues to constrain new development;
- Rim of the World School District has been adversely affected by the rapid growth of the past ten years and many schools are overcrowded; and
- The increase in development has increased the risk of fire in the Region and the instance of crime. The Fire District and Sheriff's Office personnel foresee problems if development continues and the year-round occupancy rate increases.

All of the service-providing agencies are making improvements now or have plans to do so in the near future. Nevertheless, it is possible that in the next several years, development in one or more communities will have to be limited because of the lack of adequate sewer or water service. The cost of improvements to accommodate growth will be passed on and will increase the cost of development in the Region.

Steep slopes in the mountains limit the area available for development, as well as the density. Vegetation on the slopes must be protected to prevent erosion into the streams and lakes and to protect the ecological balance in the area. In addition to steep slopes, much of the Mountains Region has very rocky soil making it difficult to grade building pads for housing. The boulders that are so scenic make installation of water and sewer lines and roads difficult and expensive.

Active earthquake faults and indications of potential landslide and mudflow activity have been identified in this subregion. The area is also subject to a high fire hazard due to its characteristics. These major cataclysms are not predictable but are nonetheless real threats, exacerbated by the crowded roads which cannot guarantee expeditious evacuation in the event of a catastrophe.

The environmental constraints of this subregion are reflected in the land ownership (U.S. Forest Service) and the low density land use designations. Much of the Region was subdivided and sold before there was widespread recognition of these constraints, and without consideration of the potential for year-round occupancy of the area. As the demand for housing in this subregion continues to increase, and due to the limits of the supply, the cost of housing in this Region is likely to escalate more rapidly than that of other areas of the County.

*Baker (RSA 31)*

The lack of infrastructure is a major constraint on development in this Region. Groundwater is available along the Mojave River, but not in other areas. Water districts are few and far between, and the costs of drilling wells prohibitive. Outlying houses must rely on water haulers. All development is on septic systems and no sewers are expected to be added in the near future. Improved roads are limited to major highways and established communities. As such, most roads in outlying areas are unpaved.

In addition to the lack of infrastructure, much of the Baker Region is not suitable for development because of the rugged terrain. Low-lying areas are subject to flash floods. Even if the area could support more intense development and the need existed, large areas are designated as Resource Conservation land in recognition of the natural beauty and fragile ecosystem.

*Barstow (RSA 32a)*

Water in the region comes from the Mojave River that runs underground for most of the year. The river also supplies Adelanto, Victorville, Hesperia and Apple Valley--all rapidly growing cities upstream of Barstow. As a result, the water supply may ultimately constrain development of the Barstow Region. The Mojave River will not be adequate to supply full buildout for all these communities at planned densities.

Although the water supply systems in the Barstow and Lenwood areas are adequate to accommodate the planned growth, it should be noted that it is only by the mechanism of overdrafting the existing groundwater basin that current demands are being met. The Yermo Water District, to the southeast of Barstow, has no storage system and will have to be improved in order to accommodate growth. Since Yermo is expected to be a minor growth area, it is not expected to affect development in a major way. Residential development at urban densities in the areas adjacent to Barstow generally hooks up to the City's sewer system. Treatment plan and line capacities in this system are considered adequate to handle the growth projected for both incorporated and unincorporated areas.

*Victorville (RSA 32b)*

Recent rapid growth in the Victorville area has resulted in problems for the existing infrastructure to meet the demand for service. In addition, over the long-term, groundwater in the Mojave River basin is not expected to be sufficient to serve development if current growth rates continue. Mojave Water Agency engineering studies indicate that the Mojave River system has been in a state of groundwater overdraft since the 1950's. The Agency is pursuing

formulation of a Regional Water Management Plan. Although it is hoped that these problems can be resolved, they may constrain growth throughout this Region.

In light of the growth pressures and the strained infrastructure facilities in the Victor Valley, the County began evaluation of this problem through the Victor Valley Infrastructure Enhancement Program (VVIEP) in 1989. The VVIEP identified the current and future inadequacies, and proposed various recommendations to remedy both the short and long term deficiencies.

Water service in the Apple Valley area is considered adequate to serve the predominantly large-lot infill development expected in the area. Some smaller, private water districts on the outskirts of Apple Valley can be expected to have difficulty meeting demand as growth continues, and they may merge with other larger districts. A County water service district has been created recently to serve the unincorporated area around the airport, northeast of Victorville. Growth in this area can be expected to increase in a few years as a result of this.

Because the Victorville Region is near the headwaters of the Mojave River, it has developed by relying on groundwater from the river basin. Nevertheless, as development continues in this and the Barstow Region, shortages may develop. The California Aqueduct does traverse the area. Imported water could be used to supplement local sources. Still the Mojave Water Agency's maximum entitlement may not be sufficient to offset even the existing groundwater overdraft. Also, this would require that the various service districts or the Mojave Water Agency construct percolation/storage or treatment facilities which will increase the cost of water to the consumer. Eventually, the cost of serving development in the Desert can be expected to exceed that of the Valley.

Most of the land in the Victorville Region is flat and readily developable. Because it is desert, relatively little vegetation needs to be removed before construction begins. The Region does have some unique natural features and archaeological resources that are considered to be significant and worthy of preservation. These include the boulder-strewn foothills, the dry lakes, Indian petroglyphs, and several species of desert plant and animal life. The native Joshua Tree is protected from removal on property greater than 20,000 square feet. Although there are no major earthquake faults, the area would feel the effect of a major seismic event, given the Region's proximity to the major faults in the Valley.

#### *Twentynine Palms (RSA 33)*

Most of the development in the Twentynine Palms Region is on septic systems. Development at higher densities must install package septic or sewage treatment facilities since public sewers are not available. No problems with septic systems have been experienced in the past and none are anticipated in the future.

Water is likely to be the major infrastructure constraint on development in the Region. The Warren Basin is anticipated to have only a 10-year supply remaining, assuming no increase to current level of demand. The State Department of Health has issued warnings and refused to approve major developments in both Morongo Valley and Yucca Valley because of the water quality and water pressure in smaller, privately owned districts. These districts do not have the facilities and equipment to meet State standards.

The Twentynine Palms Water District has a problem with excessive levels of fluoride in the water. The State is working with the District to resolve the problem. All of the Desert Region water districts have high concentrations of mineral salts in the water relative to other areas.

Twentynine Palms is not within the boundaries of the Mojave Water Agency and, thus, cannot be served with State Water Project water. Ultimately, without importing water, the groundwater reserve of the Twentynine Palms RSA is not expected to be adequate to support full development at levels envisioned by the General Plan. In fact, it may not be adequate to support the growth projected in this Housing Element, depending on a variety of natural and use-related variables that are difficult to predict. This Region, unlike the Victorville Region, does not have access to imported water as the Aqueduct does not run anywhere near Twentynine Palms.

In addition, access to the Region is limited to State Highway 62 (Twentynine Palms Highway). This road also serves as the main street and node of commercial activity in the communities through which it passes. Although the road has been widened to four lanes through Yucca Valley and Joshua Tree, a good deal of conflict still occurs between shoppers and through traffic. Congestion is a problem along the entire length of the road. Further widening of the road is not possible because of the cost and disruption to existing development. Alternative through-routes will be needed if the region is to develop to its maximum densities. This is unlikely, however, due to the water constraint as mentioned above. The June 1992 earthquake, which occurred along a previously unknown fault, has identified new areas of seismic concern and established new areas of development constraints.

#### *Needles (RSA 34)*

The natural Desert/River Region of the Needles RSA has significant environmental resources and constraints. Growth without restraint and guidelines would cause severe impacts. The area along the Colorado River in and near the City of Needles) is subject to seasonal flash flooding and overflow. The construction of dams along the River resulted in ancillary environmental problems. Although the river flow has been regulated, channel stabilization has not occurred. While no active earthquake faults have been identified in the area, seismic activity in other parts of San Bernardino and adjacent counties could cause ground shaking and possible property damage if the magnitude was significant.

The Needles RSA is sheltered by a ring of several mountain ranges, and hence, is sheltered from polluted air flows from the west. However, overbuilding of the area would produce air pollution of its own. Development in the Needles Region relies on septic tanks for waste disposal. No problems with percolation or ground water infiltration have been experienced to date. Water service in the area is considered adequate for future demand. It, however, has problems with high mineral content that must be monitored.

Roads into and through Needles are not a problem. However, traffic along the river is occasionally congested on holidays and summer weekends. Congestion is likely to become more of a problem with time and will necessitate road improvements as the area develops a population of permanent residents, as well as tourists. Needles Highway (Pew Road), which connects the City of Needles to the City of Laughlin, Nevada, has experienced a dramatic increase in Average Daily Trips (ADTs) as more people use this route to recreational activities

across the California-Nevada border. Proposed developments on the Mojave Indian Reservation, a portion of which is adjacent to the east of Needles Highway, promise an even great increase in use of that road. In view of the projected need by the year 2010, the County adopted an amendment to the Circulation Element of the General Plan, redesignating Needles Highway from a Secondary (88' Right-of-way) to a Major Arterial (120' Right-of-way) highway. It is also presumed that the improved highway might generate increased development in the vicinity. At present, the entire area around Needles Highway is designated as Resource Conservation, with a yield of 1 dwelling unit per 40 acres.

## Redevelopment Agency Plan

On December 19, 1995, the Redevelopment Agency of the County of San Bernardino (Agency) adopted the Final Redevelopment Plan for the San Sevaire Redevelopment Project (Plan). Under Part K, Section 331, low and moderate income housing, the Agency may inside or outside the Project Area, acquire land, improve sites or construct or rehabilitate structures in order to provide housing for persons and families of low or moderate income.

Section 335, Increase, Improve and Preserve the Supply, states that not less than 20 percent of all taxes which are allocated to the Agency pursuant to subdivision (b) of Section 33670 of the Community Redevelopment Law and Section 502 of the Plan shall be used by the Agency for the purposes of increasing, improving and preserving the County's supply of low and moderate income housing available at affordable housing costs, to persons and families of low or moderate income, and very low income households unless one of the findings permitted by applicable law is made annually by resolution.

In carrying out the purposes of applicable law, the Agency may exercise any or all of its powers, including, but not limited to, the following:

- 1) Acquire real property or building sites subject to the provisions of the Community Redevelopment Law.
- 2) Improve real property or building sites with onsite or offsite improvements, but only if either (a) the improvements are made as part of a program which results in the new construction or rehabilitation of affordable housing units for low or moderate income persons that are directly benefited by the improvements or (b) the Agency finds that the improvements are necessary to eliminate a specific condition that jeopardizes the health or safety of existing low or moderate income residents.
- 3) Donate real property to private or public persons or entities.
- 4) Finance insurance premiums pursuant to applicable law.
- 5) Construct buildings or structures.
- 6) Acquire buildings or structures.
- 7) Rehabilitate building and or structures.

- 8) Provide subsidies to, or for the benefit of, very low income households, lower income households, or persons and families of low or moderate income, to the extent those households cannot obtain housing at affordable costs on the open market. Housing units available on the open market are those units developed without direct government subsidies.
- 9) Develop plan, pay principal and interest on bonds, loans, advances, or other indebtedness, or pay financing or carrying charges.
- 10) Preserve the availability of housing units affordable to lower income households in housing developments which are assisted or subsidized by public entities and which are threatened with imminent conversion to market rates.

The Agency may use these funds to meet, in whole or in part, the replacement housing provisions. These funds may be used inside or outside the Project Area provided, however, that such funds may be used outside the Project Area only if findings of benefit to the Project are made as required by applicable law.

The funds for these purposes shall be held in a separate Low and Moderate Income Housing Fund until used. Any interest earned by such Low and Moderate Income Housing Fund and any repayments or other income to the Agency for loans, advances, or grants, of any kinds, from such Low and Moderate Income Housing Fund, shall accrue to and be deposited in, the fund and may only be used in the manner prescribed for the Low and Moderate Income Housing Fund.

In keeping with the 20% set aside requirement, funds were provided to construct a sixty-eight (68) unit senior citizen, very low-income apartment complex, Redwood Terrace, in the unincorporated area of the county adjacent to the City of Fontana.

On January 25, 2000, the Redevelopment Agency Board approved the issuance of \$19.77 million of tax allocation bonds for the San Sevaine Redevelopment Project Area. Approximately \$4.5 millions of the proceeds are being utilized for housing activities. The acquisition of the property was financed with a portion of the bond proceeds. The balance of the funds (approximately \$3.7 million) will be used to construct the project. According to IRS regulations, 85% of the bond proceeds should be expended within three years from the date of the bond issuance.

Redwood Terrace is a 68-unit senior housing facility with a 5,000 square foot multipurpose building located at the corner of Foothill Boulevard and Redwood Avenue. The site is located adjacent to the San Sevaine Redevelopment Project Area. A site outside the project area boundaries was selected because housing is a non-conforming use within the project area. The 10.2-acre site was subdivided into three parcels. The senior housing project is being developed on a 6-acre parcel acquired by the Redevelopment Agency at a cost of \$758,350.

HOME program funds in the amount of \$1,000,000 a Housing Authority of the County of San Bernardino loan in the amount of \$800,000 and \$500,000 provided by Housing Partners I, Inc., a Community Housing Development Organization and general manager of the project complete the financing. Initial occupancy of Redwood Terrace occurred in the fall of 2002.

In May of 2003, the County Board of Supervisors approved the issuance of a Request for Qualifications to identify qualified private and non-profit developers who are interested in developing affordable housing in the unincorporated county area. This is a first step in moving towards identifying affordable housing projects that will be eligible to utilize the County RDA tax increment housing set-aside funding.

## Preservation of Assisted Units at Risk of Conversion

State Housing Element Law requires the analysis of government-assisted housing that is eligible to change from lower income housing to market rate housing during the next 10 years. Reasons that government assisted housing might convert to market rate include expiring subsidies, mortgage prepayments, or expiration of affordability restrictions.

Use restrictions, as defined by State law, are any federal, state or local statute, regulation, ordinance or contract which as a condition of receipt for any housing assistance. Use restrictions establish maximum limitations on tenant income as a condition of eligibility for occupancy. State law identifies housing assistance as a rental subsidy, mortgage subsidy, or mortgage insurance, to an assisted housing development. A detailed analysis of the projects at risk of conversion to market rate is provided in Appendix B of this document.

### *Inventory of Assisted Affordable Units*

An inventory of assisted, multi-family rental units in San Bernardino County was compiled based on a review of the Inventory of Federally Subsidized Low-Income Rental Units at-risk of Conversion (California Housing Partnership Corporation), the 1993 Housing Element, the Annual 1999-2000 Housing Bond Issuance reports for the County of San Bernardino Department of Economic and Community Development, and Housing Authority/County input. All multi-family rental units assisted under federal, state and/or local programs, including HUD programs, USDA programs, state and local bond programs, redevelopment programs and local in lieu fee, density bonus or direct assistance programs are included. The inventory identifies 83 total projects in the County that have been assisted.

HCD recommends that the inventory be divided into two five-year planning periods, coinciding with the current and subsequent Housing Element planning period. 21 projects totaling 2,022 units, (presented in Appendix B) are eligible to convert to market rate during the next five year period (2000-2005), and seven projects at risk of converting to market rate in the second planning period (July 1, 2005 to July 1, 2010).

### *Inventory of At-Risk Units*

The following Table 57 defines the units at risk of converting to market rate in 2000-2005 by number of bedrooms and to which income categories the units are affordable. It also limits projects to be analyzed to only those projects which are located within unincorporated County, or which were funded through a County program and might receive assistance from the County upon expiration of the current affordability terms. Projects which received HUD financing, supplemented by Project Based Section 8 rental assistance are not included in Table 57. It is assumed that it is the responsibility of the individual cities in which such HUD assisted projects



are located to monitor the status of these units. One such example is the San Miguel Apartments located in the City of Rancho Cucamonga, financed in part with California Multi-family Housing Revenue Bonds and refinanced with HUD Section 221(d)(4) Project Based Section 8 funds.

**TABLE 57**  
**SUMMARY OF AT-RISK UNITS**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

Project	No. of Bedrooms			Program	Potential Conversion Date	Total Units	At-Risk Units			
	1	2	3				VL	L	M	Total
UNINCORPORATED COUNTY										
8297 Cottonwood, Etiwanda	3	5	2	Density Bonus	4/22/2001	52			13	13
8366 Cherry Ave, Fontana	2	2		Density Bonus	2/27/2002	6			4	4
61451 Verbena Rd., Joshua Tree	11			Density Bonus	2/5/2002	33			8	8
TOTAL	16	7	2			91			25	25

### *Cost of Preservation Versus Replacement*

Three projects in the Unincorporated County with a total of 25 units are at-risk of conversion to market rate during the July 1, 2000 to July 1, 2005 Housing Element planning period. Preservation of the units as affordable may require financial incentives to the project owners to extend low-income use restrictions. Other scenarios for preservation would involve purchase of the affordable units by a non-profit or public agency, or local subsidies to offset the difference between affordable and market rents. The least cost effective option is replacement of the units through new construction.

Scenarios for preservation depend on the type of project at-risk. The three density bonus projects with use restrictions expiring during this period are not analyzed, as the affordability control on density bonus projects is only for moderate income households, which is not required for the Housing Element. Three options are available for the preservation of bond-financed at-risk units: refinancing; transfer of ownership; and rental subsidies. Section 8 contract extension is discussed in Appendix B.

### Refinancing/Bond Issuance

Although the responsibility of refinancing and bond issuance lies within the individual cities, the County provides assistance to these cities if it is necessary. There are five projects with a total of 160 at-risk units in the incorporated cities which were financed with State, local, or County Multi-family Bond Financing. Within the incorporated cities, the City Redevelopment Agency or other agency, either in conjunction with San Bernardino County or individually, may offer incentives for owners of bond financed projects, such as individual Mortgage Revenue Bonds for the refinance or purchase of properties with expiring use restrictions. Under most bond agreements, projects financed with bonds must reserve 20% of the units for low-income residents for the life of the mortgage, or a minimum of 15 years. Four of these projects reserve

120 units for Low income households at 50%-80% of the County median, with the remaining 40 units reserved for Very Low income households. The success of the refinancing options depends on the financial incentives to the owners. If bond structures allow for interest rates well below the rates on the initial mortgage, owners will have an incentive to refinance. Often, property owners seek refinancing opportunities from private lending institutions and therefore opt out of affordability controls. The County, and the individual cities in which these units are located will support private refinancing as an incentive to preservation of these units as affordable.

### ***Contract Extension***

Based on discussions with the property management company of the San Miguel Apartments, there are no plans to extend the Section 8 contract. Therefore all 40 units may be converted to market rate during the planning period. Monitoring, coordination and proactive assistance efforts on the part of the City of Rancho Cucamonga, and the County of San Bernardino will be required to preserve these units from conversion.

### ***Transfer of Ownership***

An option for the preservation of bond financed at-risk units is transfer of ownership. Under this option, public and private non-profit entities may purchase the at-risk units to preserve their affordability. If a project is currently privately owned and all units have affordability restrictions, this option is feasible. If a project has only a small percentage of units set aside for low-income residents, the costs of this option may become prohibitive. This option may not be feasible for the at-risk projects, for although the projects are privately owned, only a portion of the units are subject to affordability restrictions.

### ***Local Rental Subsidy***

An option for preservation of at-risk units would be a local rental subsidy to residents when their affordable units convert to market rate. Rent subsidies using State, County, local (Redevelopment Agency or City, the use of HOME funds, or other funding sources) can be used to maintain the affordability of these at-risk units. Rent subsidies can be structured to mirror the Section 8 program. Total estimated cost to the incorporated cities, (or the County should the County assume responsibility for monthly rental subsidies in incorporated cities) to subsidize the 160 at-risk bond financed, would be \$30,972 per year, or \$2,581 per month for only those five projects (including the San Miguel Apartments) funded through multi-family revenue bonds.

### **Replacement Cost**

Theoretically, replacement of units as an option is limited only to those at-risk projects owned by “for profit” investors with no long term use restriction by a public entity (such as HUD or County) as expiration of the current use restriction on these projects would actually physically reduce the City’s affordable housing inventory. Should affordability controls on these projects be lost, the County, or the individual jurisdictions in which the project is located, have the option to construct new units to replenish its housing stock, possibly utilizing revenue bond financing issued through the County as a funding option. The cost of replacing at-risk units through new construction is too expensive to make this a viable option.

### Other Replacement Units

San Bernardino County has projects underway during the 2000-2005 Housing Element planning period which will provide many additional affordable housing units to the County's housing stock, as well as individual cities. These may be considered to offset the number of units which convert to market rate, although the intent is that they augment the existing affordable resources. If the County is unable to preserve the at-risk units, these units may be considered to replace a portion of the units losing their affordability restrictions. Otherwise, if no units convert to market rate, the County can expect a larger inventory of affordable units.

## **II. Non-Governmental Constraints and Resources**

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Over the last twenty years, the cost of all housing in San Bernardino County has increased as the cost of each component increased. During the past decade, costs have continued to increase, but at a much slower rate than in previous years. The major components of housing costs are land, labor, materials, financing, overhead, and profit. The cost of each of these will vary significantly depending on the location of the development and the type of house being built.

### **Land Prices**

Land costs are one of the major components of housing development costs. Factors affecting the costs of land include overall availability within a given subregion; environmental site conditions and constraints; public service and infrastructure availability; aesthetic considerations such as views, terrain and vegetation; the proximity to urban areas; and parcel size. Generally, more remote areas have less expensive land available and larger tracts of land, while smaller, more expensive parcels are located closer to urbanized areas.

Rising costs of land are often related to the limited availability of buildable land. This has historically not been the case in San Bernardino County where there are large amounts of undeveloped land. In fact, much of the recent development pressure in the County has been attributed to lower land costs relative to surrounding Orange and Los Angeles County land prices. There are areas within the County where land prices are increasing rapidly, however, particularly in areas close to larger cities. Rising land costs tend to directly increase housing costs. Developers may respond to this situation by decreasing the size of lots and houses in order to market a lower priced product, or by increasing the size and options of houses in an effort to keep a balance between land costs and the price of a home.

Tables 58 shows estimates of land costs based on discussions with realtors during May 2000. The estimates are for raw, residentially zoned acreage in the unincorporated areas.

**TABLE 58**  
**LAND AND CONSTRUCTION ANALYSIS**  
**WEST VALLEY RSA**  
**SAN BERNARDINO COUNTY**

Cost Factor <sup>1</sup>	Cost	%
Average Sales Price	\$230,000	100%
Average Square Feet	2,750 sq. ft.	--
Cost per Square Foot	\$38/sq. ft.	--
Direct Construction	-\$106,500	46.3%
Indirect Construction	-\$4,200	1.8%
Marketing	-\$8,400	3.7%
Selling/Closing Costs	-\$6,300	2.7%
Finance	-\$13,200	5.7%
Builder Overhead	-\$6,900	3.0%
Profit	-\$23,000	10.0%
Finished Lot Value	\$61,500	26.7%
Fees	-\$10,400	4.5%
Grading/Infrastructure	-\$13,400	5.8%
Raw Land Value	\$37,700	16.4%
Value per Square Foot <sup>2</sup>	\$7.54	--
Value per Gross Acre <sup>3</sup>	\$226,200	--

\*Figures presented in this table illustrate costs for the West Valley RSA. Information for other RSAs was unavailable.

<sup>1</sup> per unit

<sup>2</sup> Assumes 5,000 sq. ft. lot

<sup>3</sup> Assumes 6 lots per acre

Source: Lewis Homes, 2000.

## Construction Costs

The cost of construction depends primarily on the cost of materials and labor, which are influenced by market demand. The cost of construction will also depend on the type of unit being built and on the quality of product being produced. Labor saving materials and construction techniques are available but they tend to reduce the quality of the finished product.

The cost of labor is based on a number of factors, including housing demand, the number of contractors in the area, and the unionization of workers. The cost of labor is usually two to three times the cost of materials, thus, the cost of labor represents an estimated 17% to 20% of the cost of building a unit.

Typically, in the private sector of the market, the development of residential units is a business, and developers seek the greatest return for their investment. As with most businesses, a constraining factor in the area of profitability continues to be the market place where developers sell their products. To a great extent, the market place sets the upper end of the profit margin with overhead costs for construction constituting the lower parameter of profit. The following table lists the overall development costs per square foot inclusive of: land, infrastructure improvements, materials, labor, construction financing, and indirect costs/assessment fees, for new housing developments sold between May 1999 and August 2000 in the County of San Bernardino.

The data indicates that the average development cost per square foot for San Bernardino County was \$91.55. The Valley Region was more expensive than the Mountain or Desert Regions, due largely to higher land costs. The City of Chino was found to be the most expensive area for housing developments in the Valley, while Fontana and Ontario were found to be the least expensive.

**TABLE 59**  
**COSTS OF DEVELOPMENT PER SQUARE FOOT**  
**SAN BERNARDINO COUNTY**

<i><b>Jurisdiction</b></i>	<i><b>Low</b></i>	<i><b>High</b></i>	<i><b>Average</b></i>
<b>Valley</b>	<b>\$60.66</b>	<b>\$145.56</b>	<b>\$97.10</b>
Chino	\$86.99	\$145.56	\$116.26
Montclair	\$88.09	\$134.04	\$102.89
Ontario	\$68.54	\$100.92	\$85.46
Upland	\$91.84	\$136.13	\$118.72
Rancho Cucamonga	\$75.21	\$143.92	\$103.58
Fontana	\$60.66	\$108.32	\$81.07
Rialto	\$74.95	\$104.83	\$88.39
City of San Bernardino	\$74.66	\$103.85	\$86.68
Colton	\$75.18	\$106.67	\$88.19
Loma Linda	\$74.54	\$105.31	\$95.44
Redlands	\$81.77	\$139.96	\$104.29
Highland	\$78.05	\$109.20	\$94.79
Yucaipa	\$81.60	\$105.56	\$96.68
<b>Mountain &amp; Desert</b>	<b>\$49.04</b>	<b>\$91.28</b>	<b>\$67.45</b>
Adelanto	\$49.40	\$69.18	\$56.29
Apple Valley	\$60.69	\$98.82	\$76.54
Victorville	\$49.04	\$91.28	\$69.51
<b>TOTAL COUNTY</b>	<b>\$49.04</b>	<b>\$145.56</b>	<b>\$91.55</b>

\*Reports indicated a relatively small amount of new construction in the Mountain and Desert Regions and, therefore, sufficient data was not available to gain an accurate picture of the cost per square foot for housing development. It can be assumed, however, that costs are lower than those experienced in the Valley Region as land costs are typically lower.

Source: Competitive Housing Market Report 2nd Quarter 1999: San Bernardino County August 1999, The Meyers Group; Competitive Housing Market Report 2nd Quarter 2000: San Bernardino County, The Meyers Group.

The construction cost of housing affects the affordability of new housing and may be considered a constraint to affordable housing in San Bernardino County. A reduction in the construction costs can be brought about in several ways. A reduction in amenities and quality of building materials in new homes (still above the minimum acceptability for health, safety, and adequate performance) may result in lower sales prices. State Housing Law provides that local building departments can authorize the use of materials and construction methods if the proposed design is found to be satisfactory and the materials or methods are at least equivalent to that prescribed by the applicable building codes.

In addition, pre-fabricated, factory-built housing may provide lower priced products by reducing labor and material costs. As the number of units built at once increases, savings in construction costs over the entire development are generally realized as a result of an economy of scale, particularly when combined with density bonus provisions. The County may also implement a

variety of programs to write down land costs or provide other incentives such as waivers in development standards or processing fees in order to increase affordability.

## Financing

Interest rates are determined by national policies and economic conditions, and there is little that local governments can do to affect these rates. Jurisdictions can, however, offer interest rate write-downs to extend home purchase opportunities to lower income households. In addition, government-insured loan programs may be available to reduce mortgage down-payment requirements.

First-time homebuyers are the group most impacted by financing requirements. Current mortgage interest rates for new home purchases range from 7% to 10% for a fixed-rate 30-year loan. Lower initial rates are available with Graduated Payment Mortgages (GPMs), Adjustable Rate Mortgages (ARMs), and Buy-Down Mortgages. Variable interest rate mortgages on affordable homes may increase to the point where the interest rate exceeds the cost of living adjustments, which is a constraint on the affordability. Although rates are currently low, they can change significantly and substantially impact the affordability of the housing stock.

Interest rates at the present time are not a constraint to affordable housing. Financing for both construction and long-term mortgages is generally available in San Bernardino County subject to normal underwriting standards. An additional impediment to home ownership involves both the affordability of the housing stock and the ability of potential buyers to fulfill down payment requirements.

The greatest impediment to homeownership, however, is credit worthiness. According to the Federal Housing Authority, lenders consider a person's debt-to-income ratio, cash available for downpayment, and credit history, when determining a maximum loan amount. Many financial institutions are willing to significantly decrease downpayment requirements and increase loan amounts to persons with good credit rating.

Persons with poor credit ratings may be forced to accept a higher interest rate or a loan amount insufficient to purchase a house. Poor credit rating can be especially damaging to lower-income residents, who have fewer financial resources with which to qualify for a loan. The FHA is generally more flexible than conventional lenders in its qualifying guidelines and allows many residents to re-establish a good credit history.

The availability of financing for developers under current economic conditions may also pose a constraint on development outside the County's control.

While County housing assistance programs may appear to favor existing housing units, it should be noted that the existing housing stock in San Bernardino County is also relatively new in comparison to other areas of the State, and even within the SCAG Region. The 1990 Census reported that nearly 50% of all housing units in this County were constructed between 1980 and 1989. Lower-income homeownership of such relatively new housing is still homeownership. The San Bernardino County HAP funds have been enabling homeownership by households earning  $\leq 30\%$  and  $\leq 50\%$  of the area median income (AMI). These very very low and very low income

households own their homes and pay no more than 33% of 30%, or 33% of 50% of the AMI based on the year the home was purchased. It can be reasonably assumed that those persons who bought their homes in 1998 have experienced an increase in earnings, yet their monthly mortgage payments, based on 1998 loan agreements reflect an even lower percentage now, when compared with current AMI limits.

Between 1998 and 2000, the First Time Homebuyer Program helped 169 lower income households become homeowners in San Bernardino County. Twenty-seven of the homes purchased were new and thirteen of the new homeowners were lower income. There are data to show that 38 of the homeowners were in the very low income category, but none to document whether the homes purchased were new or existing.

All of these homes were single family units constructed on foundations. No data are available on mobile homes, which cost significantly less than “stick-built” housing, but it can be reasonably argued that if households earning  $\leq 30\%$  AMI are able to purchase their own “stick-built” homes in San Bernardino County, very very low and very low income households are also able to afford to own mobile homes. In August 2001, the California Association of Realtors (CAR) issued their most recent Affordability Index for the State. The CAR Affordability Index is based on the number of households that can afford the median-priced, single family house, the AMI, a 20% down payment, and the current mortgage interest rates. The most affordable area of the State tracked by CAR was the high desert (San Bernardino County) where 67% of the households could buy the median priced home of \$115,740.

## Availability of Sites for Housing

### *Vacant Land*

In November 1999, the Draft Regional Housing Needs Assessment (RHNA) assigned 43,668 units in new construction need to the unincorporated area of San Bernardino County. In November 2000, the Southern California Association of Governments (SCAG) granted an appeal presented by the County in accordance with the RHNA appeal process prescribed by state law, and reduced the County's final RHNA allocation to 16,211 (also referred to as New Construction Need). The SCAG Housing Element Compliance Report, August 2001, reported 3,069 residential building permits were issued in unincorporated San Bernardino County between January 1998 and June 2001. Between June and September 2001, an additional 265 residential permits were issued in the County.

The RHNA originally allocated by the State is shown in comparison to the RHNA allocated by SCAG in the following tables.

**TABLE 60**  
**SAN BERNARDINO COUNTY**  
**FAIR SHARE HOUSING NEEDS (DRAFT)**  
**1998 - 2005<sup>1</sup>**

<i>Jurisdiction</i>	<i>Total Adjusted</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Above Moderate</i>
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	<i><b>Need<sup>1</sup></b></i>				
County Unincorporated	43,688	10,480	7,074	8,570	17,511

<sup>1</sup> The 7 ½ year planning period is January 1, 1998 to June 30, 2005

Source: Draft Regional Housing Needs Assessment, SCAG 2000

**TABLE 61**  
**SAN BERNARDINO COUNTY**  
**ADJUSTED FAIR SHARE HOUSING NEEDS (FINAL)**  
**1998 - 2005<sup>1</sup>**

<i><b>Jurisdiction</b></i>	<i><b>Total Adjusted Need<sup>1</sup></b></i>	<i><b>Very Low</b></i>	<i><b>Low</b></i>	<i><b>Moderate</b></i>	<i><b>Above Moderate</b></i>
County Unincorporated	16,211	3,891	2,594	3,242	6,484

<sup>1</sup> The 7 ½ year planning period is January 1, 1998 to June 30, 2005

Source: Final Regional Housing Needs Assessment, SCAG 2000

With its proximity to surrounding urban counties, capable infrastructure, and available land, it is anticipated that the Valley Region of San Bernardino County will receive the majority of housing construction in the current RHNA planning period of 1998-2005. A land analysis of the residential development potential of the Valley Region demonstrates that the West and East Valley Regional Statistical Areas (RSAs) contain ample vacant land designated for residential uses to satisfy either the draft or final RHNA New Construction Need. The land analysis contained in the Appendices demonstrates that the Valley Region contains over 25,000 acres of land suitable for ultimate build-out of up to 61,756 dwelling units under County land use designations, and over 26,000 acres of land that could accommodate up to 69,994 dwelling units under a combination of County and City land use plans.

In order to address the housing needs of all income levels, the RHNA allocation is divided into four income categories: Very Low Income, Low Income, Moderate Income, and Above-Moderate Income. Overall, the Valley Region could accommodate up to 69,994 new housing units, as follows: 3,979 very low income, 12,331 low income, 20,213 moderate income, and 33,471 above moderate income housing units. Vacant land potential to accommodate additional units can be found in the Mountain and Desert Regions. The total potential of the entire unincorporated County is 98,423 housing units, broken down as follows: 13,630 very low, 22,845 low, 25,649 moderate, and 36,299 above moderate-income units. The County has ample, appropriately zoned land to ultimately accommodate the original Draft RHNA allocation, but this is not feasible during the current planning period. Tables 63 to 66 display the breakdown of potential units, compared to the RHNA allocation, by income category and jurisdiction (unincorporated sphere of influence (SOI) areas). More detailed information about each jurisdiction is provided in Appendix A.

The majority of the potential very low income dwelling units are found in the 12+ density category (see Table 63). The units in this category were assumed to be rental units. Ownership units need heavy subsidization in the Valley Region to be made affordable to very low income households and, therefore, represent a smaller portion of the number of potential units. Nearly all of the potential very low income units are projected to be constructed in the Chino and



Ontario Spheres of Influence. In the Chino SOI (Sphere of Influence), County land use categories do not provide densities that could accommodate very low income housing units because they continue to reflect land previously under Williamson Act agricultural contracts. Under the City of Chino's Sphere of Influence plan, however, 866 very low income units could be constructed. Almost 2,200 of the very low income units are projected to be located in the Ontario SOI. Accordingly, the West Valley could contain a greater number of very low income units. Overall, the Valley Region could accommodate up to 3,979 very low income housing units.

As stated above, the Valley Region would ultimately be able to accommodate 40% of the original very low RHNA allocation. In the Mountain and Desert Regions, land values and density levels are low, creating a significant potential for single-family housing affordable to very low income households. Additionally, while infrastructure and environmental constraints in the Mountain and Desert Regions are a concern, these issues were factored into the projections of potential housing units. Development of any kind in the Mountain Region is constrained by topography. Because services, as well as employment opportunities, are more limited in the Mountains, there are fewer large-scale housing tracts throughout that area. Many of the existing homes, as well as the newly constructed units, are smaller and more cabin-like in nature, though lived in year-round increasingly. These inherent factors keep “no-frills” house sales prices relatively lower in the Mountain Region, in spite of the topographical constraints which would increase development costs.

Water, availability of jobs, roads, and other services, along with the environmentally sensitive areas, constrain development in the Desert Region of the County. The Desert Region has experienced tremendous growth over the last decade because land is relatively cheap and abundant, often counteracting the costs of bringing the necessary services to areas in the Desert proposed for development. Most of this development is located around urbanized Desert areas which continue to be more affordable than the urbanized Valley areas of the County. Less-populated areas of the Desert continue to support residential development which is even less expensive than other areas in the County.

County land use designations (zoning) have been assigned based on a variety of factors including topography, service/infrastructure projections, availability of water, development trends, etc. In estimating the build-out potential in both the Mountains and the Desert Regions, the methodology used in the Housing Element calculated the average yield based on these specific zoning designations for the vacant acreages, minus 10% “across the board” for roads.

The County has also adopted an Alternative Housing (AH) Overlay District, which allows the placement of single-wide mobile homes and manufactured housing on individual lots in any Land Use District that allows single-family dwelling, increasing the potential supply of very low income housing.

According to a DataQuick survey performed in February 2000, the median home price for the Mountain and Desert Regions was \$76,000. Additional survey information from DataQuick on historical sales trends in the Mountain and Desert Regions identifies a considerable number of housing units available for as little as \$50,000. These figures indicate a large supply of housing units within the maximum affordability range of \$75,000 for very low income households. The Mountain and Desert Regions, therefore, could accommodate the remaining 60% of the original

very low income RHNA allocation. Substantiating the DataQuick survey is a soon to be released report from the California Manufactured Housing Institute (CMHI). Of the 30 mobile home sales detailed in the report, 24 (80%) were for under \$75,000 (Table 62). Given their low cost and the ability to develop mobile homes in any single family residential zone through the County's Alternate Housing Standards (AH) Overlay District, mobile homes have the potential to meet a substantial portion of the housing needs of low income households.

**TABLE 61**  
**MOBILE HOME AFFORDABILITY**  
**SAN BERNARDINO COUNTY**

	<i>Price Range</i>	<i>Average</i>	<i>Monthly Payment (range)</i>
Coach	\$42,000-\$102,664	\$66,173	\$333-\$878 <sup>1</sup>
Space rental	\$190-\$350	\$250	\$190-\$350
Total	--	--	\$523-\$1,228

<sup>1</sup> Based on \$5,000 down, 15 year loan at a 7% rate of interest

Source: California Manufactured Housing Institute, Santiago Sales, The Planning Center

**TABLE 62**  
**MOBILE HOME COST ANALYSIS**  
**SAN BERNARDINO COUNTY**

<i>Cost per square foot</i>	<i>Square Feet</i>	<i>Total Cost</i>
\$40	1,056	40,000
\$54	960	51,485
\$45	1,176	53,048
\$52	1,080	56,300
\$59	960	56,303
\$50	1,144	57,000
\$49	1,176	57,250
\$50	1,144	57,600
\$48	1,248	60,198
\$47	1,296	60,405
\$54	1,152	61,750
\$53	1,176	62,000
\$53	1,176	62,800
\$54	1,176	63,000
\$44	1,440	63,313
\$57	1,118	63,363
\$62	1,040	64,000
\$51	1,248	64,233
\$44	1,456	64,415
\$56	1,176	65,350
\$46	1,456	66,429
\$63	1,080	67,570
\$49	1,443	70,284
\$48	1,456	70,353
\$48	1,824	76,390
\$57	1,344	76,581
\$63	1,260	78,750
\$65	1,456	95,000
\$61	1,568	95,349
\$65	1,568	102,664

**TABLE 62**  
**MOBILE HOME COST ANALYSIS**  
**SAN BERNARDINO COUNTY**

<b><i>Cost per square foot</i></b>	<b><i>Square Feet</i></b>	<b><i>Total Cost</i></b>
Average = \$52.70	Average = 1,262	Average = \$66,173

Note: Data based on new units constructed between 1999-2001

Source: California Manufactured Housing Institute, The Planning Center

However, it is not realistic to assume that all of the vacant land suitable for development at densities which accommodate housing at prices affordable to lower income households will develop during this plan period. Given the lead time required to submit and process residential applications; the multiplicity of property owners in the city spheres of influence where the majority of this development is anticipated to occur; the fact that the majority of projects already in the pipeline are designed as single family subdivisions catering to moderate and above moderate income households; there may be limited interest and funding to develop all such vacant properties; complete build-out of these parcels is an unrealistic objective. In addition, discussions with cities in which potential for higher density product exists in their spheres of influence, have identified that multi-family products typically are developed subsequently to the majority of single family residential tracts, just prior to, or concurrent with the development of commercial nodes and services. Therefore, the bulk of anticipated development in these sphere areas will be at low to moderate densities. Accordingly, the AH Overlay District and housing subsidies will play a significant role in creating opportunities for affordable housing.

The majority of potential low income dwelling units are found in the 5-11.99 and 12+ du/ac density categories (see Table 64). Units in the 12+ density category were assumed to be rental units, while the units in the 5-11.99 density category were assumed to be both rental and ownership units. A significant proportion of the ownership units will be affordable to low income households only if sufficient housing subsidies are provided. The Desert Region, however, provides ample opportunities for homeownership for low income households. The majority of the potential low income units are projected to be constructed in the Chino, Ontario, and City of San Bernardino Spheres of Influence. Over 5,200 of these units are projected to be located in the Ontario Sphere of Influence (SOI). In the Chino SOI, County land use categories do not provide densities that could accommodate low income housing units. Under the City of Chino's Sphere of Influence plan, however, 1,948 low income units could be constructed. The West Valley has a greater potential for low income units. Overall, the Valley Region could ultimately accommodate up to 12,331 low income housing units.

The number of potential moderate income dwelling units are available in all density categories except for the extremely low densities (<1 du/ac – see Table 65). Units in the 12+ density category were assumed to be rental units, while the units in the 5-11.99 and 1-4.99 density categories were assumed to be both rental and ownership units. A proportion of the ownership units will be affordable to moderate income households only if sufficient housing subsidies are provided.

The East Valley contains the greatest potential for moderate income units, with the majority projected to be constructed in the Ontario, Rialto, and City of San Bernardino Spheres of

Influence. Overall, the Valley Region could ultimately accommodate up to 20,213 moderate income housing units.

The number of potential above moderate income dwelling units are available throughout all density categories (see Table 66) and represent the only units available in the extremely low density (<1 du/ac) in the Valley Region. Units in the 12+ density category were assumed to be rental units, while the units in the 5-11.99 and 1-4.99 density categories were assumed to be both rental and ownership units. Units in the extremely low density category were assumed to be solely ownership units.

The West Valley contains the greatest potential for above moderate income units, with over 85% of the total potential units. The majority (47%) of above moderate income units are projected to be constructed in the Ontario Sphere of Influence. Overall, the Valley Region could ultimately accommodate up to 33,471 above moderate income housing units.

#### *Underutilized Land*

While there will likely be land in San Bernardino County that is recycled for higher uses or converted from non-residential uses for residential development, no thorough examination has been performed. The supply of vacant land, however, is more than sufficient to accommodate the RHNA New Construction allocation, relegating an examination of underutilized land relatively unimportant.

**TABLE 63**  
**POTENTIAL VERY LOW INCOME DWELLING UNIT CONSTRUCTION BY JURISDICTION AND DENSITY**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

<b>JURISDICTION</b>	<b>COUNTY PLANS</b>					<b>COUNTY &amp; CITY SOI PLANS</b>				
	<b>TOTAL</b>	<b>&lt;1</b>	<b>1-4.99</b>	<b>5-11.99</b>	<b>12+</b>	<b>TOTAL</b>	<b>&lt;1</b>	<b>1-4.99</b>	<b>5-11.99</b>	<b>12+</b>
<b>VALLEY REGION</b>	3,113	0	0	4	3,109	3,979	0	0	4	3,975
<i>West Valley*</i>	2,156	0	0	0	2,156	3,022	0	0	0	3,022
Chino SOI*	0	0	0	0	0	866	0	0	0	866
Montclair SOI	0	0	0	0	0	0	0	0	0	0
Ontario SOI	2,152	0	0	0	2,152	2,152	0	0	0	2,152
Upland SOI	4	0	0	0	4	4	0	0	0	4
Rancho Cucamonga SOI*	0	0	0	0	0	0	0	0	0	0
Fontana SOI <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
<i>East Valley</i>	957	0	0	4	953	957	0	0	4	953
Rialto SOI	0	0	0	0	0	0	0	0	0	0
City of San Bernardino SOI <sup>1</sup>	947	0	0	0	947	947	0	0	0	947
Colton SOI <sup>1</sup>	10	0	0	4	6	10	0	0	4	6
Loma Linda SOI	0	0	0	0	0	0	0	0	0	0
Redlands SOI	0	0	0	0	0	0	0	0	0	0
Highland SOI	0	0	0	0	0	0	0	0	0	0
Yucaipa SOI	0	0	0	0	0	0	0	0	0	0
<b>MOUNTAIN REGION</b>	8	0	0	8	0	8	0	0	8	0
<i>Big Bear SOI</i>	8	0	0	8	0	8	0	0	8	0
<i>Hesperia SOI (Mtn)</i>	0	0	0	0	0	0	0	0	0	0
<b>DESERT REGION</b>	9,643	8,827	676	140	0	9,643	8,827	676	140	0
<i>Adelanto SOI</i>	529	529	0	0	0	529	529	0	0	0
<i>Victorville SOI</i>	535	535	0	0	0	535	535	0	0	0
<i>Hesperia SOI (Dsrt)</i>	71	71	0	0	0	71	71	0	0	0
<i>Apple Valley SOI</i>	2,564	2,564	0	0	0	2,564	2,564	0	0	0
<i>Barstow SOI</i>	3,066	2,251	675	140	0	3,066	2,251	675	140	0
<i>Twentynine Palms SOI</i>	1,378	1,377	1	0	0	1,378	1,377	1	0	0
<i>Needles SOI</i>	1,500	1,500	0	0	0	1,500	1,500	0	0	0
<b>TOTAL</b>	12,764					13,630				
<i>RHNA New Construction Need (draft)</i>	10,480					10,480				
<i>RHNA New Construction Need (final)</i>	3,891					3,891				

\*Indicates a jurisdiction where potential under County plans is different under County & City plans.

<sup>1</sup> Assumes 10% of low income units subsidized for very low income households.

# Section 4

## Housing Constraints and Resources

**TABLE 64**  
**POTENTIAL LOW INCOME DWELLING UNIT CONSTRUCTION**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

<i>Jurisdiction</i>	<i>County Plans</i>					<i>County &amp; City SOI Plans</i>				
	<i>Total</i>	<i>&lt;1</i>	<i>1-4.99</i>	<i>5-11.99</i>	<i>12+</i>	<i>Total</i>	<i>&lt;1</i>	<i>1-4.99</i>	<i>5-11.99</i>	<i>12+</i>
<b>VALLEY REGION</b>	10,383	0	893	1,542	7,948	12,331	0	893	1,542	9,896
<i>West Valley*</i>	6,213	0	0	1,359	4,854	8,161	0	0	1,359	6,802
Chino SOI*	0	0	0	0	0	1,948	0	0	0	1,948
Montclair SOI <sup>1</sup>	49	0	0	49	0	49	0	0	49	0
Ontario SOI <sup>1</sup>	5,250	0	0	407	4,843	5,250	0	0	407	4,843
Upland SOI	11	0	0	0	11	11	0	0	0	11
Rancho Cucamonga SOI* <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
Fontana SOI <sup>1,2</sup>	903	0	0	903	0	903	0	0	903	0
<i>East Valley</i>	4,170	0	893	183	3,094	4,170	0	893	183	3,094
Rialto SOI <sup>1</sup>	608	0	608	0	0	608	0	608	0	0
City of San Bernardino SOI <sup>1</sup>	3,273	0	79	116	3,078	3,273	0	79	116	3,078
Colton SOI <sup>1,2</sup>	190	0	125	49	16	190	0	125	49	16
Loma Linda SOI	0	0	0	0	0	0	0	0	0	0
Redlands SOI <sup>1</sup>	99	0	81	18	0	99	0	81	18	0
Highland SOI <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
Yucaipa SOI	0	0	0	0	0	0	0	0	0	0
<b>MOUNTAIN REGION</b>	80	20	4	20	36	80	20	4	20	36
<i>Big Bear SOI</i>	72	20	4	12	36	72	20	4	12	36
<i>Hesperia SOI (Mtn)</i>	8	0	0	8	0	8	0	0	8	0
<b>DESERT REGION</b>	10,434	9,619	675	140	0	10,434	9,619	675	140	0
<i>Adelanto SOI</i>	635	635	0	0	0	635	635	0	0	0
<i>Victorville SOI</i>	1,427	1,427	0	0	0	1,427	1,427	0	0	0
<i>Hesperia SOI (Dsrt)</i>	141	141	0	0	0	141	141	0	0	0
<i>Apple Valley SOI</i>	4,102	4,102	0	0	0	4,102	4,102	0	0	0
<i>Barstow SOI</i>	1,940	1,125	675	140	0	1,940	1,125	675	140	0
<i>Twentynine Palms SOI</i>	689	689	0	0	0	689	689	0	0	0
<i>Needles SOI</i>	1,500	1,500	0	0	0	1,500	1,500	0	0	0
<b>TOTAL</b>	20,897					22,845				160
<i>RHNA New Construction Need (draft)</i>	7,074					7,074				
<i>RHNA New Construction Need (final)</i>	2,594					2,594				

\*Indicates a jurisdiction where potential under County plans is different under County & City plans.

<sup>1</sup> Assumes 10% of moderate income housing subsidized for low income households.

<sup>2</sup> Assumes 10% of low income housing subsidized for very low income households.

**TABLE 65**  
**POTENTIAL MODERATE INCOME DWELLING UNIT CONSTRUCTION**  
**BY JURISDICTION AND DENSITY**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

<i><b>Jurisdiction</b></i>	<i><b>County Plans</b></i>					<i><b>County &amp; City SOI Plans</b></i>				
	<i><b>Total</b></i>	<i><b>&lt;1</b></i>	<i><b>1-4.99</b></i>	<i><b>5-11.99</b></i>	<i><b>12+</b></i>	<i><b>Total</b></i>	<i><b>&lt;1</b></i>	<i><b>1-4.99</b></i>	<i><b>5-11.99</b></i>	<i><b>12+</b></i>
VALLEY REGION	18,831	0	5,630	10,030	3,171	20,213	0	5,630	10,329	4,254
<i>West Valley*</i>	11,575	0	140	8,740	2,695	12,957	0	140	9039	3778
Chino SOI <sup>1</sup>	3	0	0	3	0	1,401	0	0	318	1,083
Montclair SOI <sup>1,2</sup>	493	0	0	493	0	493	0	0	493	0
Ontario SOI <sup>1,2</sup>	7,990	0	0	5,299	2,691	7,990	0	0	5,299	2,691
Upland SOI	4	0	0	0	4	4	0	0	0	4
Rancho Cucamonga SOI <sup>1</sup>	16	0	0	16	0	0	0	0	0	0
Fontana SOI <sup>1,2</sup>	3,069	0	140	2,929	0	3,069	0	140	2,929	0
<i>East Valley</i>	7,256	0	5,490	1,290	476	7,256	0	5,490	1,290	476
Rialto SOI <sup>2</sup>	2,743	0	2739	4	0	2,743	0	2739	4	0
City of San Bernardino SOI <sup>2</sup>	2,221	0	707	1,041	473	2,221	0	707	1,041	473
Colton SOI <sup>2</sup>	1,207	0	1,129	75	3	1,207	0	1,129	75	3
Loma Linda SOI <sup>1</sup>	93	0	83	10	0	93	0	83	10	0
Redlands SOI <sup>1,2</sup>	987	0	829	158	0	987	0	829	158	0
Highland SOI <sup>1,2</sup>	0	0	0	0	0	0	0	0	0	0
Yucaipa SOI <sup>2</sup>	5	0	3	2	0	5	0	3	2	0
MOUNTAIN REGION	80	72	0	8	0	80	72	0	8	0
<i>Big Bear SOI</i>	72	72	0	0	0	72	72	0	0	0
<i>Hesperia SOI (Mtn)</i>	8	0	0	8	0	8	0	0	8	0
DESERT REGION	5,356	5,356	0	0	0	5,356	5,356	0	0	0
<i>Adelanto SOI</i>	529	529	0	0	0	529	529	0	0	0
<i>Victorville SOI</i>	892	892	0	0	0	892	892	0	0	0
<i>Hesperia SOI (Dsrt)</i>	70	70	0	0	0	70	70	0	0	0
<i>Apple Valley SOI</i>	2,051	2,051	0	0	0	2,051	2,051	0	0	0
<i>Barstow SOI</i>	1,125	1,125	0	0	0	1,125	1,125	0	0	0
<i>Twentynine Palms SOI</i>	689	689	0	0	0	689	689	0	0	0
<i>Needles SOI</i>	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>24,267</b>					<b>25,649</b>				
<i>RHNA New Construction Need</i>	<i>3,242</i>					<i>3,242</i>				

\*Indicates a jurisdiction where potential under County plans is different under County & City plans.

<sup>1</sup> Assumes 10% of above moderate income housing subsidized for moderate income households.

<sup>2</sup> Assumes 10% of moderate income housing subsidized for low income households.

**Section**  
**4**

**Housing Constraints and Resources**

**TABLE 66**  
**POTENTIAL ABOVE MODERATE INCOME DWELLING UNIT CONSTRUCTION**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

<i>Jurisdiction</i>	<i>County Plans</i>					<i>County &amp; City SOI Plans</i>				
	<i>Total</i>	<i>&lt;1</i>	<i>1-4.99</i>	<i>5-11.99</i>	<i>12+</i>	<i>Total</i>	<i>&lt;1</i>	<i>1-4.99</i>	<i>5-11.99</i>	<i>12+</i>
VALLEY REGION	29,429	5,700	5,171	17,242	1,316	33,471	3,833	7,919	19,970	1,749
West Valley*	24,626	2,217	4,089	17,242	1,078	28,668	350	6837	19970	1511
Chino SOI* <sup>1</sup>	2,404	1	2,375	28	0	5,676	1	2,376	2,866	433
Montclair SOI	511	16	52	443	0	511	16	52	443	0
Ontario SOI <sup>1</sup>	15,751	0	0	14,675	1,076	15,751	0	0	14,675	1,076
Upland SOI	1,579	0	1,577	0	2	1,579	0	1,577	0	2
Rancho Cucamonga SOI* <sup>1</sup>	1,977	1,867	0	110	0	2,747	0	2,747	0	0
Fontana SOI <sup>1</sup>	2,404	333	85	1,986	0	2,404	333	85	1,986	0
East Valley	4,803	3,483	1,082	0	238	4,803	3,483	1,082	0	238
Rialto SOI	1,483	1,483	0	0	0	1,483	1,483	0	0	0
City of San Bernardino SOI	801	564	0	0	237	801	564	0	0	237
Colton SOI	7	6	0	0	1	7	6	0	0	1
Loma Linda SOI <sup>1</sup>	819	648	171	0	0	819	648	171	0	0
Redlands SOI <sup>1</sup>	1,307	396	911	0	0	1,307	396	911	0	0
Highland SOI <sup>1</sup>	319	319	0	0	0	319	319	0	0	0
Yucaipa SOI	67	67	0	0	0	67	67	0	0	0
MOUNTAIN REGION	153	0	0	0	0	153	0	0	0	0
Big Bear SOI	146	146	0	0	0	146	146	0	0	0
Hesperia SOI (Mtn)	7	0	0	7	0	7	0	0	7	0
DESERT REGION	2,675	2,675	0	0	0	2,675	2,675	0	0	0
Adelanto SOI	423	423	0	0	0	423	423	0	0	0
Victorville SOI	714	714	0	0	0	714	714	0	0	0
Hesperia SOI (Dsrt)	0	0	0	0	0	0	0	0	0	0
Apple Valley SOI	1,538	1,538	0	0	0	1,538	1,538	0	0	0
Barstow SOI <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
Twentynine Palms SOI <sup>2</sup>	0	0	0	0	0	0	0	0	0	0
Needles SOI <sup>2</sup>	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>32,257</b>					<b>36,299</b>				
<b>RHNA New Construction Need</b>	<b>6,484</b>					<b>6,484</b>				

\*Indicates a jurisdiction where potential under County plans is different under County & City plans.

<sup>1</sup> Assumes 10% of moderate income housing subsidized for moderate income households.



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# Section 5

## REVIEW OF HOUSING ELEMENT PERFORMANCE TO DATE

### I. Progress in Implementing the 1989 Goals and Objectives

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State Housing Element law requires communities to assess the achievements under adopted housing programs as part of the five year update to their housing elements. These results should be quantified where possible, but may be qualitative where necessary. These results need to be compared with what was projected or planned in the earlier element. Where significant shortfalls exist between what was planned or what was achieved, the reasons for such differences must be discussed. The following section reviews the progress in implementing the programs, and the continued appropriateness of the identified programs. The results of the analysis provide the basis for developing the comprehensive housing program strategy for the 2000-2005 planning period. It should be noted that the objectives of the past element were predominately qualitative in nature, therefore numerical comparisons cannot be made.

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**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

Program	Schedule	Effectiveness			Recommended Changes
		1989 – 1994	1995 – 1997	1998 – Dec 2000	
COUNTYWIDE POLICIES WITH ACTION/PROGRAMS					
Reduce Governmental Constraints					
1-a-Integration of Environmental Review Reduction of application processing time and costs. <i>The County will continue to integrate environmental review of projects with the function of the regional planning teams. This has facilitated a reduction in housing costs by allowing planners most familiar with an area to review the project.</i>	Ongoing	Completed and continued effectively			This program has been completed and is continuing effectively.
1-b-Master Environmental Assessment Identify areas of critical environmental concern in all unincorporated areas of the County. <i>To encourage residential projects in areas where the environmental resources can support them and further streamline the governmental review process, the County will develop a Master Environmental Assessment to facilitate the environmental review of housing projects.</i>	Implement ed 1989-90 Ongoing	Not done.			Not done due to lack of funding. Should be continued in 2000-2005 programs.
1-c-Housing Incentives Program Facilitate local government review of low and moderate-income housing projects, and reduce processing costs to applicants. <i>The County will continue to give priority to permit processing for projects utilizing the Housing Incentives Program.</i>	Ongoing (This program is a continuation of the 1980 Housing Element)	Revision of the County's HIP was completed in 1992. Density Bonuses were set at 25% over the General Plan for all HIP-eligible developments. Prior to 1990, the HIP was used primarily for new single family development. During the economic recession which began in 1990, there was very little new construction activity in this County due to an abundance of recently built housing units available on the market.			Continue in 2000-2005 programs in conjunction with public-private partnerships and other County incentives wherever possible.
1-d-Application Processing Procedures Survey Obtain feedback from residential land use developers. <i>To encourage an efficiently administered application process, the County will continue to distribute questionnaires to private sector developers. The questionnaire encourages comments, suggestions and identification of specific problems encountered by the applicant from the first meeting with the Public Counter personnel through the staff review and approval process.</i>	Ongoing			New program initiated in Spring 2000 and completed in December. Initiated some of recommended steps to improve process.	Continue to review the application processes and implement improvements recommended as necessary.

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<b>1-e-Development Code Review</b> Identification of ordinances nonessential to health and safety that act as contributing factors to the high cost of housing and assist the development of housing for elderly and handicapped people. <i>The County will regularly review the Development Code for possible revisions as to what would assist in creating more affordable housing and facilitate the establishment of design and location standards for projects developed for senior and physically disabled individuals.</i>	Ongoing as Development Code Amendments are processed		Included ADA review.		Continue.
<b>Innovative Housing Designs</b>					
<b>2-a-Development Standards for Small Parcels</b> To increase the stock of affordable single-family residences. <i>This action would encompass an Amendment to the Development Code that would allow lot sizes of less than 7,200 square feet for single-family residential developments in any areas of the County, where small lots would allow housing to be constructed at more affordable prices and which would meet all other criteria established in the proposed ordinance.</i>	Implemented and Ongoing	Planned Dev. section of Code.	Facilitates residential development in the Mountain region especially, as well as in other areas where multiple constraints exist; land use impacts can be evaluated comprehensively without prohibiting development		Planned Development will continue; Do not continue additional small lot standard revisions in ALL Land Use Districts due to infrastructure and services issues.
<b>2-b-Design Guidelines for Small Parcels</b> Ensure minimal environmental impact via design guidelines for both new and rehabilitated residential developments that are less than 7,200 square feet. <i>This program involves the establishment of design guidelines for small lot subdivision designs so that they are compatible with, and blend into, the natural environment and its resources, while minimizing potential adverse environmental impacts. Designs that are identified as favorable to the area's environment would be favored by County Planning Staff in residential development applications, particularly as they pertain to small-lot housing projects.</i>	Implemented FY 1990-91 Ongoing		Facilitates residential development in all areas where multiple constraints exist and ensures land use impacts are evaluated comprehensively		Planned Development will continue; Do not continue additional small lot standard revisions in ALL Land Use Districts due to infrastructure and services issues.

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<b>2-c-Planned Development Density Bonus and Density Transfer</b> Provide for greater flexibility in design of single family development so as to increase the supply of affordable dwelling units. <i>The County will continue to utilize Planned Development density bonus and density transfer provisions as described in the County Development Code to allow creation of lot sizes less than normally required by residential land use districts.</i>	Ongoing	869 PD lots approved.	373 PD lots approved.	1222 PD lots approved.	Continue to re-evaluate PD process and application procedures for additional improvements.
<b>2-d-Location and Design Standards Update</b> Incorporate revised State requirements under Title 25 (manufactured housing) for all new and existing projects. <i>The County will update the location and design criteria of the planned developments and design review projects that respond to the recently revised State requirements under Title 25 that guide the location and internal design of the project.</i>	FY 1990-91	Completed in Uniform Building Code.			Continue.
<b>2-e-Construction Standards</b> Ensure compatibility in the design and siting standards of all dwelling unit types. <i>The County will continue to utilize the minimum residential construction standards for conventional and manufactured housing on individual lots.</i>	Ongoing				Continue.
<b>2-f-Temporary Dependent Housing</b> Provide affordable housing for elderly or disabled persons. <i>The County will continue to permit dependent housing as an accessory use to any permitted single-family residential primary land use, per the County Development Code.</i>	Ongoing	This program allows a second unit for dependent housing to be placed on a lot to facilitate necessary care of persons determined to be dependent upon the resident in the existing single residence. Data has not been collected in order to quantify the effectiveness of this program.			Dependent housing units constructed but County does not keep data separately from other single family units. Initiate a program to establish system to track construction.
<b>2-g-Energy Efficient Guidelines</b> Promote energy-efficient projects in the unincorporated County areas. <i>The adoption of energy efficient design and siting guidelines would be responsive to local climatic conditions and to revisions in State law. The guidelines would consider both passive and active means to conserve energy.</i>	FY 1990-92	Ongoing	The County adopted policies in its General Plan in support of land uses, controls and incentives to ensure energy efficient standards are applied to new developments. Required findings incorporate energy efficiency.		Continue to review siting criteria and encourage overall design of projects to maximize energy efficiency in all residential developments.

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2-h-Demonstrate Support for Legislation Develop state and federal government programs and funding which recognize regional climatic conditions. <i>Through letters of support and resolutions by the Board of Supervisors, show support for legislation which recognizes regional climatic conditions on housing units.</i>	Ongoing	Completed. Weatherization legislation.			Completed. Do not include in 2000-2005 programs.
2-i-Planned Development Encourage residential development of design-constrained areas. <i>The County will continue to designate Planned Development land use districts where design constraints have been identified. This will provide greater design flexibility than conventional development regulations thereby achieving more economical and efficient land use in the County.</i>	Ongoing	Adopted in General Plan	Policies implemented within the Development Code and modified over time as necessary.		See 2-c. Continue.
2-j-Housing Design Criteria Create housing design criteria that are compatible with the natural environment. <i>The County will establish criteria for housing designs on a regional basis that are compatible with, and blend into, the natural environmental and minimize impacts in order to reduce housing costs.</i>	FY 1988-89	Not completed.			Not a priority due to lack of architectural requirements or guidelines.
2-k-Second Dwelling Units Provide opportunities for the placement of a second dwelling unit provided there is sufficient area. <i>Continue to provide opportunities for the placement of a second dwelling unit as a permitted use on any residential parcel. This has been implemented through an amendment of the Development Code that allows a second unit, provided that each unit has the minimum required area.</i>	Implemented and Ongoing	This program allows a second unit to be placed on a lot consistent with development criteria. Many second units have been constructed, but data has not been collected in order to quantify the effectiveness of this program.			Initiate a program to establish system to track construction.
2-l-Enclosed Storage Areas Provide enclosed storage opportunities for residential units. <i>The County will adopt an ordinance that requires new residential units of less than 2,000 square feet to provide enclosed storage areas. This program will minimize items that are stored in public view and reduce visually offensive areas.</i>	FY 1990-91	Not completed due to staff reductions			Requires further analysis; 2000 sf not appropriate threshold. Do not include without modification in 2000-05 due to potential constraint.

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<b>2-m-Density Criteria</b> Provide safe and sanitary housing alternatives that incorporate common-facilities housing for all segments of the population. <i>The County will adopt an ordinance that establishes a density for the number of bedrooms per acre for the following but not limited to, social care/institutional and hotel/motel uses. This program will ensure density levels that are compatible with adjacent uses and available infrastructure.</i>	FY 1989-90	Not completed due to staff reductions			Re-evaluate. In interim, State licensing regulated sufficiently.
<b>2-n-Location and Design Criteria for Recreational Vehicle Parks</b> Provide safe and sanitary transient lodging opportunities. <i>The County will adopt an ordinance establishing design and location standards for new recreational vehicle parks. Implementation of this ordinance will reduce the number of RV parks being utilized as permanent housing opportunities.</i>	FY 1990-91	Not completed due to staff reductions			Do not include in 2000-05 because would not affect permanent housing opportunities.
<b>2-o-Mobilehome Parks</b> Encourage the construction of new mobilehome parks so as to increase the supply of affordable dwelling units in residential areas. <i>Through an Amendment to the Development Code, the County will allow mobile home parks in the Single Residential land use district at a density of 6 dwelling unit per acre, in the Rural Living Residential land use district at a density of 4 dwelling units per acre, and in the Multiple Residential land use district subject to design guidelines.</i>	Implement and Ongoing	1,802 new mobile units.	290 new mobile units.	91 new (1998)	Continue.
<b>Property Maintenance</b>					
<b>3-a-Voluntary Occupancy Inspection Program</b> Ensure consumer protection for residential property transactions. <i>Through the County Environmental Health Services Department, the County will continue the voluntary occupancy inspection program available to prospective buyers to verify that residential units are safe and sanitary.</i>	Ongoing	This program is ongoing but has experienced very little use. Could be useful if program budgeted and/or if property owners would pay fee for service.			Review for implementation/ discontinuance.

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<b>3-b-Inspection of Rental Units</b> Encourage compliance of substandard dwelling units with Environmental Health Service Department requests for the upgrading of a structure. <i>Continue to utilize Section 17299 of the California Revenue and Taxation Code as a health and safety code enforcement tool for rental units.</i>	Ongoing				Continue.
<b>3-c-Rehabilitation Assistance</b> Assist owners to rehabilitate substandard residential units throughout the unincorporated County areas. <i>Continue to inform all owners of residential units, cited for health and safety violations, resource available through the County Department of Economic and Community Development for structure rehabilitation.</i>	Ongoing	Ongoing	Transferred to LUS—Code Enforcement in 1995; ongoing		Continue under LUS.
<b>3-d-Affordable Rental Housing Unit Inspection</b> Provide safe and sanitary housing to lower-income households. <i>The County will continue to inspect rental units in conjunction with the Rent Supplement program and integrate the service with the Housing Authority to ensure that subsidized rental units meet code requirements.</i>	Ongoing				Continue.
<b>3-e-Information Services</b> Provide fair housing information to all residents of the County. <i>The County will continue to promote information services that consists of referring individuals with complaints to the appropriate agency, assisting individuals in finding adequate housing and providing other help as required.</i>	Ongoing	The Fair Housing Program is funded through the annual CDBG allocation. The funding level is at approximately 1% of the grant. Tenant/Landlord Mediation services are a component of the Fair Housing Program and this component is budgeted at approximately 0.5% of the annual allocation. The County's program serves approximately 40% of the Countywide population. These services are contracted annually with an extension proviso included in the contract through 2005.			Continue.



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3-f-Update County Rehabilitation Guide Renovation of substandard housing. <i>The Environmental Health Services Department will periodically review the County Rehabilitation Guide, incorporating all new procedures and methods that would aid in rehabilitating the County's housing stock.</i>	Ongoing	Completed and transferred to LUS—Code Enforcement			Continue periodic review and update of Guide as necessary.
<b>Preservation of Existing Housing Stock</b>					
4-a-Community Reinvestment Act of 1977 Participation by all Savings and Loan Associations in the County. <i>Continue to coordinate and distribute information to those lending institutions that participate in the 1977 Community Investment Act. Such information would include definition of neighborhoods in need of rehabilitation to those lending institutions that implement the Community Investment Act.</i>	Ongoing				Continue.
4-b-Encouragement of rehabilitation of substandard housing Rehabilitation of substandard housing via federal and state governmental funding programs. <i>The County Department of Economic and Community Development would request the Board of Supervisors to adopt resolutions and/or write letters of support to both the federal and state government to change the necessary laws in order to be able to use funding for the rehabilitation of rental units. Currently funding is available only for the rehabilitation of single family, owner occupied, detached housing.</i>	Ongoing	17 units	346 units 16 units Rehabilitation of rental units assisted through federal HOME Program and LIHTC program; Rehab of owner units assisted through federal CDBG, NIP, and State MRB Programs. (Quantified results have been reported in individual program area categories.)	287 units 30 units	Need not continue lobbying in 2000-2005, but continue adopted programs.
4-c-Repair Program Service Grant Assist seniors and the physically disabled to maintain existing residences in good repair. <i>Continue the existing program whereby seniors and the physically disabled can apply for federal and state funds to aid in the repair of homes.</i>	Ongoing	492 units  This program is funded through the County CDBG allocation.	214 units	229 units	Continue.

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<b>4-d-Rehabilitation Need as part of the Annual Status Report</b> Monitor the progress in providing housing opportunities. <i>As a component of the Annual Housing Status Report the County will include those areas most in need of rehabilitation.</i>	June 1998	Completed.	Completed annually.	Completed in the Consolidated Plan for the 2000-2005 plan period.	Continue to conduct annual Countywide housing needs assessments.
<b>Housing for All Economic Segments of the Population</b>					
<b>5-a-Housing Incentives Program (HIP)</b> Stimulate construction of affordable new residential developments of five or more units within the unincorporated County areas. <i>The County will continue to promote the use of the Housing Incentives Program (HIP) which provides a density bonus of 25% of the densities shown on the General Plan for housing developments affordable to very low and low income households. This will be implemented through Article 14, Chapter 3, of the Development Code.</i>	Ongoing	44 new units	The County's HIP was revised in 1992. Prior to 1990, the HIP served very-low to moderate income households, mostly for single family FOR SALE housing. Some multi-family rental development was also assisted. During the economic recession of the 1990s, little new construction activity occurred in this County due to an abundance of recently built housing units.		Continue in 2000-2005 in conjunction with public-private partnerships and other County incentives.
<b>5-b-Senior Citizens Affordable Housing Program</b> Stimulate construction of affordable senior citizen residential developments of five or more units within unincorporated County areas. <i>The County will promote the Senior Citizen Affordable Housing Program which provides density bonuses up to 100% of the densities shown on the General Plan for projects that are sponsored, owned and operated by Non-For-Profit Corporations and/or Government Entities.</i>	Ongoing	Revision of the County's HIP was completed in 1992. Density Bonuses were capped at 25% over the General Plan for all HIP-eligible developments. During the economic recession which began in 1990, there was very little new construction activity in this County due to an abundance of recently built housing units available on the market. Other Housing assistance programs better served nonprofit community based organizations in providing multi-family rental housing to senior citizens. (Quantified results have been reported in individual program area categories.)			Continue in 2000-2005 programs in conjunction with public-private partnerships and other County incentives such as the HOME CHDO New Construction Program.

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<b>5-c-Affordable Housing Incentives</b> Offset the loss of federally subsidized housing units in the County that are nearing fulfillment of original financial commitment. <i>The County will explore incentives other than density programs, such as non-profit foundations, special taxes and exactions on office and industrial uses, to facilitate the creation of affordable housing without federal assistance.</i>	FY 1990-91	Ongoing. New federal housing assistance programs administered by the County have come online since 1992. These programs assist in acquisition, rehab, and new construction of rental units, rental subsidies, and down payment assistance for homebuyers. In many cases these programs can be used to preserve at-risk units and/or to offset the loss of housing due to expiring federal subsidies. State funded MRB programs can be used as well. (Quantified results have been reported in individual program area categories.)			Continue to use new federal programs and a combination of state/local incentives, and public/private partnerships to replace lost units in 2000-2005
<b>5-d-Preservation of HIP Housing Stock</b> Maintain existing stock of affordable housing beyond current contract periods. <i>The County will further refine the current means whereby affordability is ensured for developments under the Housing Incentives Program guidelines. Alternate funding mechanisms to be explored might include: contracts, lease agreements, or other legal instruments to ensure the dwelling unit continues to be sold at an 'affordable' price range.</i>	Implement and Ongoing				10 HIP contracted units to be preserved 2001. Continue.
<b>5-e-Density Bonus</b> Increase of the amount of housing available for sale to low income families. <i>Permit bonus densities or other equivalent value incentives for condominium projects, if the developer agrees to provide at least 33% of the total units for low income and 15% for moderate income households.</i>	Implemented and Ongoing	The County's HIP was revised in 1992. Prior to 1990, the HIP served very-low to moderate income households, mostly for single family FOR SALE housing. Some multi-family rental development was also assisted, however, no new condominiums were built due to an abundance of recent housing units with little market demand.			Continue to promote use of the HIP Density Bonus Program

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<p>5-f-Senior Citizens Affordable Housing Program Increase the amount of housing available for senior citizens and the physically disabled. <i>The County will continue to implement the Senior Citizens Affordable Housing Program which allows bonus densities or other optional incentives for senior citizen housing and housing accessible to disabled persons.</i></p>	Implement and Ongoing	Revision of the County's HIP was completed in 1992. Density Bonuses were set at 25% over the General Plan for all HIP-eligible developments. The economic recession of the 1990s resulted in reduced new construction activity in this County due to an abundance of recently built housing units available on the market. Other Housing assistance programs better served the development community in providing multi-family rental housing to senior citizens and disabled persons. (Quantified results have been reported in individual program area categories.)			Continue to promote use of the HIP Senior Citizens Density Bonus Program
<p>5-g-Phasing of Affordable Housing Encourage phasing of affordable units in all future multi-phased housing developments that include affordable housing. <i>Implement the Housing Incentives Program such that it would encourage the phasing of affordable housing projects to include affordable housing units proportionately with market rate housing for each phase of development. In addition all homebuyers would be required to acknowledge, in writing, that they are aware that affordable housing will be constructed in that development.</i></p>	Ongoing	Revision of the County's HIP was completed in 1992, however, the economic recession of the 1990s resulted in reduced new construction activity in this County due to an abundance of recently built housing units available on the market. In spite of favorable options to the developers, such as phasing of the affordable units, expediting application processing, etc., other Housing assistance programs better served them in providing affordable housing opportunities to lower income clients. (Quantified results have been reported in individual program area categories.)			Continue to promote use of the HIP Density Bonus Program
<p>5-h-Expansion of Affordable Housing Programs Obtain state and federal funds for housing. <i>The County will continue to coordinate all programs eligible to receive state and/or federal funding with the Housing Element and Housing Assistance Plan.</i></p>	Ongoing	In addition to existing Housing assistance programs, new federal programs administered by the County have come online since 1992. These programs assist in acquisition, rehab, and new construction of rental units, rental subsidies, and down payment assistance for homebuyers. The NIP funds the County's acquisition and rehab of HUD-reposessed housing for resale to qualified buyers, and can also be layered with other subsidies. These programs can be used to expand the existing stock of affordable housing as well as to preserve at-risk units and/or to offset the loss of housing due to expiring federal subsidies. State funded MRB programs have also been used to expand and preserve the County's affordable housing stock. (Quantified results have been reported in individual program area categories.)			Continue to promote use of the HIP Density Bonus Program

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<b>5-i-Construction of New Affordable Rental Units</b> Facilitate funding for construction of new rental units. <i>The County will continue to utilize local notes and bonds for the construction of affordable rental units. Funds will be used to implement existing ECD housing goals identified in the Housing Assistance Plan.</i>	Ongoing	0	40 units	309 units	Continue and add programs such as the federal HOME CHDO New Construction Program, state MRB financing, LIHTC, etc.
<b>5-j-Home Purchase Assistance</b> Assist prospective homeowners who qualify under a governmental housing assistance program. <i>The County will continue to provide home purchase assistance to qualifying current and prospective homeowners under low interest loan programs administered by CHFA and FHA.</i>	Ongoing	0	131 units (very low- and low)	153 units (very low- and low)	Continue and add programs such as the federal HOME HAP Program, state MRB financing, etc.
<b>5-k-Mobile Home Purchase and Rental Assistance</b> Assist prospective owners and renters in funding the purchase or rental of mobilehomes. <i>The County Department of Economic and Community Development will pursue state and federal funding sources and distribute them in accordance with regulations governing the funds.</i>	Ongoing				Continue.
<b>5-l-Provision of Housing Utilizing Surplus Public Land</b> Increase the number of affordable housing sites. <i>The County will investigate exchanging County-owned land in non-served areas for land sites where existing public services are available, or where there are greater needs for affordable housing. The sites would be used for construction of affordable housing.</i>	Ongoing	0	40 units (Twin Peaks)	0	Used HOME funds. Increase the number of affordable rental housing sites. Continue to investigate using County-owned land in areas where a critical need for affordable housing is identified. Use public/private/nonprofit partnerships.
	Ongoing	Ongoing	Ongoing	Ongoing	Continue assistance programs.

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<b>5-m-Assistance for Displaced Individuals</b> Educate displaced individuals needing housing information. <i>The County will continue to provide information and assistance to help relocate displaced individuals, including former residents of units converted from renter to owner occupancy status.</i>	Ongoing	Ongoing	Ongoing	Ongoing	Continue assistance programs.
<b>5-n-Military Personnel Housing</b> Generate construction of affordable housing units for military personnel. <i>Through the integration of county and federal housing programs, the County will coordinate with Housing Officers of the region's military bases, to assist in the provision of sufficient housing adjacent to military bases.</i>	FY 1988-89	Relocation and assistance is provided to all County residents of Base Closures. Relocation and staffing problems - the County has not tracked the number of individuals/households displaced as a result of units converted from rental to owner status. Based on citizen inquiry and subsequent permit activity, however, it appears that more units have converted from owner to rental status over these years.	Discontinued	Discontinued	Discontinued due to multiple base closures/reductions in mission in the County.

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<b>5-o-Continuation of Programs to Assist Affordable Housing</b> Assist low income households in obtaining shelter. <i>The County will continue to implement the following housing programs:</i> <i>Section 8 Program, Section 202 Program, Section 502 Program, Repair Service Program, Rehabilitation Loan Programs, Insulation and Weatherization Program, Public Housing Programs, Fair Housing Education and Counseling Programs, Revenue Bond Financing for New Construction, Mobilehome Purchase and Rental Assistance, 213 Review Process, Housing Assistance Plan, Redevelopment Projects.</i>	Ongoing	Ongoing The Housing Authority of the County of San Bernardino (HACSB) administers the Section 8 Program, providing certificates and vouchers to over 2,760 very low income households. The HACSB also owns/operates 2,353 units of public rental housing for very-low and low income households. The County Community Services Department manages the Insulation and Weatherization Programs, the County Department of Economic and Community Development manages a variety of federal and state funding affordable housing assistance programs, and the Department of Housing and Urban Development (HUD) awards Section 202 and other housing grants directly to applicants. (Quantified results have been reported in individual program area categories.)	Ongoing	Ongoing	Continue using all available housing assistance programs, but list separately.
<b>Prevent Discrimination in Housing</b>					
<b>6-a-Fair Housing Counseling Programs</b> Educate individuals who have been or could be discriminated against when attempting to purchase or rent a dwelling unit. <i>The County will fund fair housing education and counseling programs to provide information opportunities to all individuals upon request.</i>	Ongoing		4200 persons served; 5500 mediations	2080 persons served; 2730 mediations	Continue.
<b>6-b-Priority Program for Multi-family Rehabilitation Loans</b> Provide for the physically disabled in all multi-family development eligible for low-interest rehabilitation loans. <i>Multi-family developments, where 10% or more units are designed for accessibility by the physically disabled, will be given first priority when evaluating applications for low-interest rehabilitation loans.</i>	Ongoing	The economic recession of the 1990s resulted in an abundance of recently built multi-family housing units available on the market. Most of the existing multi-family stock needed little rehab and had been built in accordance with ADA requirements. Over time, as existing units required rehab/ADA modifications, application processing priority was given to those special needs projects. (Quantified results have been reported in individual program area categories.)			Continue to provide priority processing for rehab/repair loan applications serving special needs populations (disabled).

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**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<b>Increase Housing Opportunities</b>					
<b>7-a-Distribution of Affordable Housing within the County</b> Assure equitable distribution of affordable housing in Southern California. <i>The County will recognize the fair share allocation as targets for the equitable distribution of affordable housing among cities and counties in Southern California.</i>	FY 1988-89				Continue general policy but review allocations carefully.
<b>7-b-Encourage New Affordable Residential Construction</b> Encourage affordable new residential construction. <i>The County Department of Economic and Community Development will define affordable housing needs by planning areas so that provisions (density bonus programs, land use districts) for affordable housing can be included in planning area studies as they are developed. The Department of Environmental Health Services would be responsible for conducting community surveys of rehabilitation needs.</i>	Ongoing	Ongoing The County encourages new construction of affordable housing through many programs, all of which have been previously listed. (Quantified results have been reported in individual program area categories.)	Ongoing	Ongoing	See 5-I and 5-L. Revise program description in 2000-05.
<b>7-c-Promotion of Affordable Housing</b> Promote affordable housing projects in all unincorporated areas of the County. <i>Through the planning areas study process, the County will encourage the construction of affordable housing in planning areas according to individual community needs, goals and objectives. The planning area studies would designate appropriate affordable housing sites through land use districts, bonus programs and other means.</i>	Ongoing	Ongoing The County continued to promote affordable housing through Planning Area studies but on a more limited basis due to budgetary and staffing cuts.	Ongoing	Ongoing	Similar to 7-b. Integrate into one program



**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<b>7-d-Preservation and Rehabilitation of Existing Housing Stock</b> Preserve and rehabilitate existing housing stock that may be unnecessarily lost. <i>The County Department of Economic and Community Development and the Planning Department will investigate funding opportunities and/or incentives that would provide for the rehabilitation of more units per year than are currently rehabilitated.</i>	FY 1989-90				Similar to 4-b Integrate into one program.
<b>7-e-Monitoring of Housing Construction</b> Monitor the provision of housing affordable to all economic segments. <i>By utilizing existing documents within the Planning Department, in conjunction with information provided by the applicant, the cost of housing will be tracked and analyzed to determine if the County is providing housing across the income spectrum.</i>	FY 1990-91	Ongoing	Ongoing	Ongoing	Monitored in Consolidated Plan Annual Performance Reports and in General Plan Housing Element Annual Report. Continue program in 2000-2005 and revise format
<b>7-f-Monitoring of Housing Opportunities</b> Monitor the progress in providing housing opportunities. <i>Include, within the Annual State of Housing Report, the progress made in the previous year toward rehabilitating substandard units for occupancy by low to moderate income households and the progress made in reaching fair share allocation goals.</i>	June 1998 and then annually thereafter				Monitored in Consolidated Plan Annual Performance Reports. Progress made in reaching goals not specifically included. Continue program in 2000-2005 and revise format to include red-tagged units.
<b>Improve Services for the Homeless Population</b>					
<b>8-a-Quantifying the Homeless Population</b> Determine how many individuals have housing problems. <i>The County will continue to quantify the homeless population within the County. Since this issue is multi-jurisdictional, and given the nature of the homeless population, coordination with the cities is necessary in achieving an accurate count.</i>	Ongoing	First Survey conducted November 1992	Second Survey conducted March 1997		Continue.

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**Review of Housing Element Performance to Date**

**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<p>8-b-Coordinate Effort in Providing Homeless Services Facilitate a coordinated effort within the County's organizational structure. <i>The County will endeavor to establish better communication between the four County agencies that provide services and resources to the homeless to facilitate a coordinated effort in solving this issue.</i></p>	Ongoing	<p>-1991 SBHC formed. 1992 first Homeless Survey</p> <p>The San Bernardino County Homeless Coalition (SBHC) was established in 1991 to develop a Countywide system for the delivery of comprehensive services to homeless people. It consists of community based organizations, elected officials, city and business representatives, service clubs, public agencies/entities, churches, hospitals, health care facilities, law enforcement, schools, and other concerned citizens. It has sponsored two Countywide surveys of the homeless population, submitted 7 SUPERNOFA grant funding applications to HUD on behalf of 18 individual applicants (4 of which have been funded totaling \$13,784,009) and continues to support the Continuum of Care approach to addressing homelessness in the County.</p>	<p>-1997 – 6 County Projects funded totaling \$4,068,051 1997 second Homeless Survey</p>	<p>-1998 – 10 Projects funded for \$4,132,523 -1999 – 7 projects for \$4,482,924; -2000 – 2 projects funded for \$1,100,511.</p>	Continue.
<p>8-c-Provision of Additional Shelters and Transitional Housing Provide additional shelters and transitional housing opportunities as needed. <i>Based on the analysis of the quantity and distribution of the homeless population, the County will determine if the number of existing shelters and transitional facilities are adequate and are located where they will best serve the need.</i></p>	Ongoing	<p>70,000 shelter nights (est.) Funded through ESG Program; HOME Program assistance for Transitional Shelters through 1993</p>	<p>55,000 shelter nights (est.) Funded through ESG Program</p>	<p>33,300 shelter nights (est.) Funded through ESG Program</p>	Continue.

**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

Program	Schedule	Effectiveness			Recommended Changes
		1989 – 1994	1995 – 1997	1998 – Dec 2000	
8-d-Evaluation of Affordable Units Provide for affordable long term housing opportunities. <i>The County will evaluate the type of unit in each region that would be physically and socially suitable as a long-term affordable shelter for the very low and low income groups of the population.</i>	Implemented and ongoing	Funded through ESG Program; HOME Program assistance for Transitional Shelters through 1993	Funded through ESG Program; Countywide SUPERNOFA Grant Award	Funded through ESG Program; Countywide SUPERNOFA Grant Award	Continue.
8-e-Emergency and Transitional Shelter Program Allow for emergency and transitional shelters in the County's regulatory system. <i>The County will amend the Additional Use Section of the Development Code to allow emergency and transitional shelters in any land district with the appropriate permits, and concurrently develop the appropriate locational and design standards for such uses.</i>	FY 1989-90	Completed 1989-90			Completed. No need to include in 2000-2005 programs.
8-f-Monitor Progress Addressing Homeless Issues Monitor the progress made in addressing the homeless issue. <i>Include, within the Annual State of the Housing Report, the progress made in the previous year towards addressing the homeless issue within the County.</i>	June 1989 and annually thereafter	The Homeless Coalition, formed in 1991, supports the Continuum of Care approach to addressing homelessness. The various levels within its organizational structure meet monthly to monitor the progress made in addressing homelessness in the County.			Continue.
Provide Variety and Balance of Housing Types					
9-Promote Variety of Housing Types Promote a variety of housing types in all unincorporated areas of the County. <i>Through an amendment of the Development Code, the County shall require that all new planning areas or specific plan studies provide housing types and densities that are commensurate with the various lifestyles and population characteristics of the County's residents.</i>	Ongoing	The County promotes a variety of housing types through varied means. Land has been designated through the General Plan and Development Code for appropriate uses, to include a variety of residential development types. Financial assistance and other types of incentives programs are available to encourage a range of housing opportunities. Public-private partnerships and inter-governmental collaboratives also support a viable housing mix.			Determined not appropriate as a Code Amendment. Continue general objective in 2000-05.

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**Review of Housing Element Performance to Date**

**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<b>10-a-Annual Status Report</b> Interaction of County offices and departments to work toward assessing and attaining goals, policies and programs of the housing element. <i>The County will prepare an Annual Status Report which will contain updated information on the County's housing costs, vacancy rates, household income, housing conditions and other pertinent housing information. The reports will also assess the County's total housing program based on the effectiveness in meeting the goals, policies and program objectives stated in the adopted Housing Element.</i>	June 1989 and annually thereafter	Suspended in 1993 due to budget/staff cuts. Data included in other Departmental reports	Suspended in 1993 due to budget/staff cuts. Data included in other Departmental reports	Report generated again	Continue.
<b>10-b-Grantee Performance Reports</b> Assess federally funded housing development projects. <i>The County Department of Economic and Community Development and the Housing Authority will annually prepare and file a Grantee Performance Report (GPR) with the Federal Department of Housing and Urban Development. The GPRs are designed to demonstrate that the County's Community Development Block Grants and Housing Authority functions are being carried out in a correct and timely manner.</i>	Ongoing--annually	Completed annually	Completed annually	Completed annually	Continue.
<b>10-c-Funding for Housing Element Action and Programs</b> Obtain federal, state and local funds available for housing programs established under the Housing Element. <i>Appropriate County departments will investigate federal, state, and local sources of funding for implementation of the Housing Element's actions and programs.</i>	Ongoing	Ongoing	Ongoing	Ongoing	Continue.

**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<b>10-d-Development of Regional Statistical Area Data Base</b> Storage and retrieval of housing-related information. <i>The County will utilize its current regional mapping system to develop, collect and maintain a Regional Statistical Area specific database of housing-related data. This program will include information on housing costs, current sales prices and rental rates in the County. A computer program will be also be established that will have the ability to project the housing needs of the County on an ongoing, automated basis.</i>	1991-92	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Include in 2000-2005 programs. Define database needed for annual report.
<b>10-e-Computer Data System to Monitor the Conversion of Second (Vacation) Units</b> Study the effects of second-home conversions on public service and infrastructure supply. <i>Develop a computer program that would enable the County's automated data systems to identify and monitor the conversion of second units.</i>	1998-90 (preliminary work) 1993-94 (completion)	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Include in 2000-2005 programs to include conversions of vacation units and tracking new second units and conversions.
<b>Transit Oriented Development</b>					
<b>11-a/b-GIS System for Identification of Underutilized and Aging Infrastructure</b> Identify the areas of underutilized and aging infrastructure. <i>Through the County's Geo-based Information Mapping System, the areas with infrastructure in need of maintenance and renewal can be identified. From this, the County will explore the feasibility of determining specific criteria and guidelines for residential development in areas of underutilized and aging infrastructure.</i>	FY 1993-94	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Include in 2000-05 programs.
<b>11-c- Census Data Review Program</b> Obtain and maintain usable population and housing data. <i>The County will establish an ongoing program that will facilitate local review of the 1990 census data. The database will be used for various General Plan projects.</i>	FY 1989-90	Completed			Include in 2000-2005 programs for 2000 Census.

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**Review of Housing Element Performance to Date**

**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<b>11-d-Identification of Infill Areas</b> Identify areas of the County where urban infill is appropriate, and encourage their development through the use of various incentives. <i>A computer-assisted analysis, to locate urban infill acreage, will be established wherein the parcels will be examined in terms of their development potential. Through the use of financial and other incentives, developers would be encouraged to construct housing on these vacant parcels.</i>	FY 1993-94	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Consider in 2000-2005 programs as computerized. Priorities need to be established due to incompleteness of GIS parcel base.
<b>11-e-Monitoring of Infrastructure Needs</b> Determine where necessary infrastructure facilities are needed for development. <i>Once the database of infrastructure needs of unincorporated areas is available, the County will determine where necessary infrastructure facilities are needed for development.</i>	FY 1993-94	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Include in 2000-2005 programs.
<b>11-f-Transit Oriented Land Use Development Designations</b> Reduce the length and number of vehicle trips, which in turn, reduces congestion and air pollutant emissions, while preserving the unique character of the individual regions. <i>In the unincorporated areas of the County, designate residential land use districts with close proximity (3 to 5 miles) of major transportation corridors. The more intensive residential land uses (RS and RM) shall be designated in urbanized areas, and less intensive residential land use (RS1, RL-2, etc.) in the more rural areas.</i>	Implemented and Ongoing	In General Plan	In General Plan. Also evaluated as part of HOME assistance application processes	In General Plan. Also evaluated as part of HOME assistance application processes	Not priority due to lack of unincorporated areas near transit.
<b>11-g-Promotion of Transit Oriented Development</b> Facilitate the use of public transit and reduce traffic congestion and vehicle emitted air pollution. <i>As a component of the development application permit approval process, the County will promote intensified residential development around transit nodes and along transit corridors throughout the County.</i>	Implemented and Ongoing	In General Plan	In General Plan. Also evaluated as part of HOME assistance application processes	In General Plan. Also evaluated as part of HOME assistance application processes	Not priority due to lack of unincorporated areas near transit.

**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<b>11-h-Promotion of Mixed Use Development</b> Reduce length and number of vehicle trips, encourage use of public transportation, reduce vehicle emissions, and provide for a variety of lifestyle choices located convenient to travel requirements. <i>The County will encourage mixed-use development throughout the County as part of the Planned Development process which allows for reduced lot sizes, increased densities, optimization of open space area, and local employment.</i>	Implemented and Ongoing	In General Plan	In General Plan. Also evaluated as part of HOME assistance application processes	In General Plan. Also evaluated as part of HOME assistance application processes	Continue.
<b>Reduce Infrastructure Constraints</b>					
<b>12-a-Identification of Areas with Insufficient Housing</b> Identify areas with little residential development because of infrastructure constraints. <i>The County will target areas where capital facilities planning is required.</i>	FY 1992-93	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Integrate into 11e
<b>12-b-Potential for Infrastructure Development</b> Study infrastructure development in all unincorporated areas of the County. <i>The County will study infrastructure development alternatives that will stimulate residential development.</i>	FY 1992-93	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Integrate into 11e
<b>12-c-Database for Infrastructure Development</b> Improve infrastructure facilities in the County. <i>Utilizing the documents generated as part of the General Plan update, provide to the various serving entities, as requested, data regarding growth trends and infrastructure capabilities. This information can then be analyzed to determine the adequacy of a given system which the serving entities can utilize in the development of their respective plans.</i>	FY 1993-94	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Integrate into 11e

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**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<b>Jobs/Housing Balance</b>					
13-a-Promotion of Jobs/Housing Programs Promote a balance between job opportunities and housing availability. <i>The County will explore the feasibility of expanding the supply of commercially and industrially zoned land adjacent to those areas where there are predominately residential land uses.</i>	FY 1989-90	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Include in 2000-05.
13-b/c-Promotion of Commercial and Industrial Development Promote commercial and industrial development in the unincorporated areas of the County. <i>Provide the County Department of Economic and Community Development (ECD) with data in a summarized, easily usable format that identifies areas within the County where housing is most readily available. In addition, maintain liaison with the ECD to provide ongoing updates of housing availability assessments for use by potential employers.</i>	Ongoing	Not done due to budget/staff cuts	Not routinely done due to budget/staff cuts. Information provided on request by request basis.	Not routinely done due to budget/staff cuts. Information provided on request by request basis.	Include in 2000-05.
13-d-Monitoring of Jobs/Housing Programs Monitor success of programs designed to balance the jobs to housing opportunities. <i>Include within the Annual State of the Housing Report, the progress made in the previous year toward balancing the employment to housing opportunities within the County.</i>	June 1989 Annually thereafter	Not done due to budget/staff cuts	Not done due to budget/staff cuts	Some data included in Economic Development and CALWORKS reporting requirements	Include in 2000-05.
13-e-Improve Jobs/Housing Balance Provide a balance between jobs and housing at a ratio of 1.2 to 1 dwelling unit. <i>The County's current job/housing ratio is .8 jobs to 1 dwelling unit. To reduce this imbalance, the County will direct the Planning Department and Economic and Community Development Department to develop the necessary implementation strategies and procedures.</i>	FY 1990-91	Not done.			Include in 2000-05.
<b>Preservation Of Affordable Housing</b>					



**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<b>14 a-Track Affordable Housing Units Constructed under the HIP</b> Monitoring of affordable housing unit construction replacement need. <i>The County will continue to monitor the expiration dates of reserved affordable housing units constructed in the unincorporated areas under the HIP in order to determine the number of replacement units.</i>	Implemented and Ongoing	Initially done manually. Not done due to budget/staff cuts	Not done due to budget/staff cuts and no new HIP applications.	Not done due to budget/staff cuts and no new HIP applications.	Include in 2000-05
<b>14 b- Coordination Between County Departments and Other Agencies</b> Identify the type, length and source of housing assistance being provided in order to monitor the affordable housing replacement needs within the County. <i>The County will continue to coordinate and exchange information between the various County departments and other agencies, offices and /or organizations involved in subsidized housing within the unincorporated areas.</i>	Implemented and Ongoing	Ongoing	Ongoing	Ongoing	Continue.
<b>14 c- Coordination with Other Jurisdictions</b> To monitor and provide for affordable housing within the County as a whole because the availability of affordable housing is not specific to any single county or city jurisdiction. The County can continue to participate in affordable housing assistance even after the units are no longer under County jurisdiction. <i>As incorporations and annexations continue to occur, changing the jurisdictional boundaries, the burden of providing housing assistance continues to be shared. The County Department of Economic and Community Development will continue to work cooperatively with other jurisdictions to provide housing assistance.</i>	Implemented and Ongoing	Ongoing through SBHC and other County Departments	Ongoing through SBHC and other County Departments	Ongoing through SBHC and other County Departments	Priority needs to be determined relative to unincorporated areas in 2000-05.

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**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<p><b>14 d- Public Education on Housing Assistance Programs</b></p> <p>To make County residents in need of housing assistance aware of the many programs available to them. The publication and distribution of fliers, brochures, and information packets, in conjunction with public meetings and forums targeted at lower income group clientele and the agencies who serve them, ensures optimum utilization of housing assistance opportunities. <i>The County Department of Economic and Community Development will continue to publish informational materials, advertise housing assistance opportunities and hold training sessions to educate clientele about new or modified programs. The County Planning Department will continue to produce informational materials regarding Housing Incentives Programs opportunities, train staff to provide information to applicants and the general public and share the information with other jurisdictions, in order to promote wider usage of the HIP.</i></p>	Implemented and Ongoing	Ongoing through SBHC and other County Departments	Ongoing through SBHC and other County Departments	Ongoing through SBHC and other County Departments	Continue.
<p><b>14 e- Review and Monitoring of Proposed and Enacted Housing Legislation</b></p> <p>To ensure that proposed legislation enable provision of affordable housing for the residents of the County, and to ensure that housing assistance opportunities are consistent with State Housing Law. <i>The local jurisdiction must comply with the mandate of State Housing Law, yet in many cases, Housing Law conflicts with other laws with which the jurisdiction must comply. Therefore, the County will continue to review proposed and enacted legislation to prevent further conflict from occurring, ensure that affordable housing opportunities are provided in compliance with State Housing Law and continue to ensure that affordable housing is provided and preserved for residents of the County.</i></p>	Implemented and Ongoing	Ongoing	Not done due to budget/staff cuts.	Budgeted/ Staffed. Ongoing.	Continue.

**TABLE 67**  
**EFFECTIVENESS OF HOUSING ELEMENT PROGRAMS**  
**1989 – 2000**

<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
<b>15 a- Rent subsidies for disabled</b> <i>To provide monthly rent subsidies to assist very low-income persons with mental or physical disabilities who are receiving active case management to help them achieve independent living. Participants to be selected from existing Section 8 Aftercare waiting list maintained by the Housing Authority. HOME funds to provide ongoing interim assistance to participants until Section 8 Aftercare Voucher becomes available to them.</i>	Implemented and Ongoing	HOME Program funded in 1992. Funds initially disbursed in 1994. 24 households served	26 households	90 households	Continue.
<b>15 b- Rent subsidies for disabled—expanded</b> <i>See 15, a. Also includes households with special needs resulting from age, domestic violence, displacement due to substandard conditions, etc.</i>	Implemented and Ongoing in expanded version July 2000.	Original version of HOME Tenant Based Assistance Program funded in 1992. Funds initially disbursed in 1994.	Original version of HOME Tenant Based Assistance Program funded in 1992. Funds initially disbursed in 1994.	HOME Tenant Based Assistance Program funded in 1992. Funds initially disbursed in 1994. Expanded Program managed by the HACSB July 2000. Expected to serve 200 households annually.	continue
<b>15 c- Security deposit assistance</b> <i>To provide security deposit assistance to very low-income households who are able to make monthly rent payments but lack the necessary up-front funds necessary to secure decent, safe and sanitary housing that is appropriate for family size. Assistance includes security deposit assistance for the rental unit up to two times the approved rent amount, and any utility deposits required for utilities that are not included in rent.</i>	Implemented and Ongoing	HOME Program funded in 1992. Funds initially disbursed in 1994. 5 households served	353 households served	810 households served	Program discontinued. See 15, d

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<b>Program</b>	<b>Schedule</b>	<b>Effectiveness</b>			<b>Recommended Changes</b>
		<b>1989 – 1994</b>	<b>1995 – 1997</b>	<b>1998 – Dec 2000</b>	
15 d- Security deposit assistance—expanded See 15, c. Alternate program now administered by the Housing Authority for very low-income families who have received a Housing Voucher.	Implemented and Ongoing in expanded version July 2000.	Original version of HOME Tenant Based Assistance Program funded in 1992. Funds initially disbursed in 1994.	Original version of HOME Tenant Based Assistance Program funded in 1992. Funds initially disbursed in 1994.	HOME Tenant Based Assistance Program funded in 1992. Funds initially disbursed in 1994. Expanded Program managed by the HACSB July 2000. Expected to serve 200 households annually.	Include in 2000-2005.
* Program added after 1992.					

The County's 1989 Housing Element established a housing production objective of 31,123 new housing units. Quantified objectives were also established for housing rehabilitation and housing conservation. Table 68 identifies the objectives of the previous Housing Element.

**TABLE 68**  
**HOUSING ELEMENT GOALS 1989 – 1998**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

<i>Housing Goal</i>	<i>Income Category</i>				
	<i>Total</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Upper</i>
Housing Construction (RHNA) <sup>1</sup>	31,123	5,329	8,105	6,148	11,541
Housing Rehabilitation <sup>2</sup>	1,087	186	283	215	403
Housing Conservation <sup>3</sup> (Rent subsidies, assisted housing at risk of conversion to market rate)	460	300	130	30	0

<sup>1</sup> The figures presented above were part of the revised RHNA prepared by SCAG in December, 1988. These figures included the cities of Apple Valley (population 14,305/68 square miles), Yucca Valley (population 8,294/38 square miles), Chino Hills (population 40,518/46 square miles), and Yucaipa (population 23,345/26 square miles).

<sup>2</sup> Assumes the same income distribution as the RHNA.

<sup>3</sup> Assumes half of the occupants of these units are Very Low income, and half are Low income.

Table 69 summarizes the County's progress in reaching its affordable housing targets through the mechanisms available during the period of July 1989 to January 1998.

**TABLE 69**  
**PROGRESS TOWARDS OBJECTIVES**  
**JULY 1989 – JANUARY 1998**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

<i>Unit Type/Description</i>	<i># Units</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Upper</i>
<b>NEW CONSTRUCTION</b>					
Single Family/Attached	13,942	652	5,160	5,200	2,930
Apartments/Multi-Family	841	126	670	45	
Dependent/Second Units	N/A				
Mobile Homes	2012	1,207	805		
<b>Subtotal</b>	<b>16,795</b>	<b>1,985</b>	<b>6,635</b>	<b>5,245</b>	<b>2,930</b>
<i>RHNA</i>	<i>31,123</i>	<i>5,329</i>	<i>8,105</i>	<i>6,148</i>	<i>11,541</i>
<b>REHABILITATION</b>					
Rehabilitation/Repair	363	163 est.	200 est.		
Senior & Handicapped	706	300 est.	406 est.		
<b>Subtotal</b>	<b>1,069</b>	<b>463</b>	<b>606</b>		
<b>PRESERVATION</b>					
At-risk units	N/A				
<b>Subtotal</b>	<b>N/A</b>				

**TABLE 69**  
**PROGRESS TOWARDS OBJECTIVES**  
**JULY 1989 – JANUARY 1998**  
**UNINCORPORATED SAN BERNARDINO COUNTY**

<i>Unit Type/Description</i>	<i># Units</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Upper</i>
<b>ASSISTANCE</b>					
Down Payment Assistance Loans	131	50 est.	81 est.		
Emergency Shelter Grants	12/15 shelters	12/15 shelters			
Housing Authority Leases	2,353	2,353			
Section 8 Rental Voucher Assistance	2,760	2,760			
Home Choice Vouchers	50	25 est.	25 est.		
Security Deposits	358	158 est.	200 est.		
<b>Subtotal</b>	<b>5,664</b>	<b>5,358</b>	<b>306</b>		
Source: County of San Bernardino; The Planning Center					

As shown in the previous table, the County made progress in meeting its new construction objectives, although the recession of the early 1990's created a significant decrease in housing construction due to the availability of an abundance of recently built housing units.

The County also made substantial progress in housing rehabilitation objectives, with a shortfall of only 19 units. The distribution of households assisted differed from the objectives established, with all rehabilitation efforts assisting lower income households. It is assumed that moderate and above moderate income households can take care of maintenance and rehabilitation through private resources.

Statistics were not available for the conservation of units at-risk of conversion to market rate. It is assumed that those projects assisted with HUD programs and project based Section 8's were preserved through extension of Section 8 contracts. It is probable, however, that projects developed with Density Bonus/HIP incentives would have converted to market rate, as well as some of the units reserved as a result of bond financing. During the next planning cycle, the County will increase its efforts in tracking at-risk units. The County will continue to assist non-profits in the acquisition of at-risk units wherever feasible, and continue to provide rental subsidies in order to maintain the existing affordable resources.

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# Section 6

## GOALS, POLICIES, PROGRAMS, AND QUANTIFIED OBJECTIVES

### I Goals and Policies

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The County of San Bernardino, in adopting the Housing Element, adopts the goals that follow as the framework for implementing its housing policies and programs over the five-year timeframe of the Element.

#### *Overall Goals*

- 1) Develop and maintain structurally sound, sanitary, attractive and affordable housing and living environments for all economic segments of society.
- 2) Develop efficient well-coordinated housing programs relevant to the County that meet the intent of all applicable State and Federal laws.
- 3) Implement strategies aimed at developing a balance between housing and employment opportunities for all residents.
- 4) Develop sufficient infrastructure and services to accommodate existing and planned residential development.



*Countywide Goals with Programs and Objectives*

**GOAL HE-1** *Because the implementation of streamlining measures regarding governmental review and standards may facilitate the reduction of housing cost, the following action-programs shall be implemented or pursued:*

- Housing Program 1-a.** Integration of environmental review with the function of the regional planning teams.
- Objective: Continue to reduce application processing time and costs by integrating environmental review into the application review process.
- Housing Program 1-b.** Develop and utilize a Master Environmental Assessment to facilitate the environmental review of housing projects.
- Objective: Identify areas of critical environmental concern in all unincorporated areas of the County.
- Housing Program 1-c.** Continue to give priority to permit processing for projects utilizing the Housing Incentives Program (HIP) when requested.
- Objective: Improve and facilitate local government review of low-income housing projects, and continue to reduce processing costs to applicants.
- Housing Program 1-d.** Implement appropriate recommendations of the Application Process Study, a review of all application procedures and processes in the Planning Division, completed in 2000.
- Objective: Continue to reduce application processing time and costs.
- Housing Program 1-e.** Review the Development Code regularly for possible revisions that would assist in creating more affordable housing and to facilitate establishment of independent senior citizen living centers, shared senior housing and group care homes; review and necessary changes to be combined with any other changes being made to the Development Code.
- Objective: Continue to identify ordinances nonessential to health and safety that act as contributing factors to the high cost of housing and assist the development of housing for elderly and handicapped people.
- Housing Program 1-f.** Review the current housing and infrastructure expenditures and programs of the various departments and agencies to determine where they are implemented geographically, especially whether in cities or in the unincorporated areas, and develop strategies to target the resources where they will most benefit the County.

Objective: Identify and target housing and needed infrastructure resources for the greatest benefit.

**GOAL HE-2<sup>2</sup> Because innovative housing design and construction techniques and energy conservation may reduce the cost of housing without sacrificing quality, the following action programs shall be implemented or pursued:**

**Housing Program 2-a.** Continue to utilize Planned Development density bonus and density transfer provisions as described in the County Development Code to allow creation of lot sizes less than that normally required by residential land use districts.

Objective: Continue to provide for greater flexibility in design of single-family development so as to increase the supply of affordable dwelling units.

<sup>2</sup> The County General Plan, of which the Housing Element is a part, also contains policies/programs related to energy conservation. The following are some of the Energy Conservation policies in the General Plan that are directly related to housing (ET = Energy-Telecommunications):

- ET-9 Because there are unique climatic and geographic opportunities for energy conservation and small scale alternative energy systems within each of the County's three geographic regions, the County shall:
- a. Implement land use and building controls and incentives to ensure energy-efficient standards in new developments in the Valley, Mountain, and Desert areas that comply with the California State Energy Regulations as minimum requirements.
  - b. Prepare and use the Master Environmental Assessment for energy mitigation measures for the Valley, Mountain, and Desert areas; develop appropriate and economically feasible energy conservation measures to mitigate impacts caused by development.
  - d. Quantify local climate variations and in each climatic region require energy conservation systems in new construction.
  - e. Fully enforce all current residential and commercial California Energy Commission energy conservation standards.
- ET-11 Because a reduction of energy consumption attributable to transportation within the County would help to conserve energy resources and reduce air pollution, the County shall:
- a. Minimize the need to use the automobile and limit distance traveled by establishing mixed land uses and clustering development in nodes.
  - b. Through the Official Land Use Districts, encourage residences to be located near neighborhood commercial centers in new developments to encourage walking to nearby shops.
  - c. Encourage the development of recreational facilities within neighborhoods in new developments.
  - d. Work with and adopt the policies and standards of SCAG and SANBAG in their regional transportation planning efforts, as required by the appropriate State laws and regulations.
- ET-13 Because fossil fuels combustion contributes to poor air quality, alternative energy production and conservation shall be required as follows:
- a. New developments will be encouraged to incorporate the most energy efficient technologies which reduce energy waste by weatherization, insulation, efficient appliances, solar energy systems, reduced energy demand, efficient space cooling and heating, water heating, and electricity generation.
  - b. All new subdivisions for which a tentative map is required shall provide, to the extent feasible, for future natural heating or cooling opportunities in the subdivision. This can be accomplished by design of lot size and configuration for heating or cooling from solar exposure or shade and breezes respectively.
  - c. For all new divisions of land for which a tentative map is required, a condition of approval shall be the dedication of easements, for the purpose of assuring solar access, across adjacent parcels or units.

These General Plan programs/policies are implemented on an on-going basis and will continue to be until it is determined that they are obsolete or they have been superseded. Some programs are implemented through policy, others through procedures. In all cases, it is an on-going effort. The County is also initiating the scoping phase of the General Plan Update. The revised General Plan will update the Energy Conservation Section, but the programs and processes will continue to be implemented on an on-going basis.

- Housing Program 2-b.** Update the location and design criteria of the planned developments and design review projects and the application forms.
- Objective: Improve the planned development and design sections of the Code and the application forms in order to encourage affordability.
- Housing Program 2-c.** Continue to utilize the minimum residential construction standards for conventional and manufactured housing on individual lots.
- Objective: Continue to ensure compatibility in the design and siting standards of all dwelling unit types while reducing costs.
- Housing Program 2-d.** Continue to allow for temporary dependent housing, per the County Development Code.
- Objective: Continue to provide affordable housing for elderly or disabled persons.
- Housing Program 2-e.** Continue to evaluate residential developments with emphasis on energy efficient design and siting options that are responsive to local climatic conditions and applicable laws.
- Objective: Promote energy-efficient development, especially housing, in the unincorporated County area which will help keep power usage/costs lower.
- Housing Program 2-f.** Continue to designate Planned Development (PD) land use districts where design constraints (such as slope instability or flooding) have been identified. PD classifications will encourage efficient land development by requiring the project to be reviewed by Planning staff through the planned development application process.
- Objective: Continue to encourage planned residential development in design-constrained areas.
- Housing Program 2-g.** Continue to allow second units, as a permitted use on any residential parcel, provided that each unit has the minimum required area as specified by the official land use designation.
- Objective: Continue to provide opportunities for the placement of a second dwelling unit provided there is sufficient area.
- Housing Program 2-h.** Continue to allow mobile home parks in the Single Residential Land Use District at densities specified in the Development Code and in the Multiple Residential Land Use District subject to design guidelines which will ensure compatibility with the natural environment while minimizing potential adverse environmental impacts.

**Objective:** Continue to encourage the construction of new mobile home parks so as to increase the supply of affordable dwelling units in residential areas.

**Housing Program 2-i.** Continue the Insulation and Weatherization Program for eligible households.

**Objective:** Provide labor and materials to insulate and weatherize the homes of eligible low-income households.

**Housing Program 2-j** Encourage the use of energy conservation features in residential construction, remodeling and existing homes.

**Objective:** Help publicize energy conservation opportunities offered by Southern California Edison. Examples include:

- Replacing old refrigerators, Weatherproofing, Energy-Efficient Lighting, Cooling (Evaporating Coolers), and Interruptible Service.

**GOAL HE-3** *Because property maintenance is desirable and can be promoted through information, training, and health and safety code enforcement programs, the following action-programs shall be taken:*

**Housing Program 3-a.** Continue the voluntary occupancy inspection program available to prospective buyers of residential property and increase public awareness of this program;

**Objective:** Continue to ensure consumer protection for residential property transactions.

**Housing Program 3-b.** Utilize Section 17299 of the California Revenue and Taxation Code as a health and safety code enforcement tool for rental units inspected by the Department of Environmental Health Services;

**Objective:** Continue to encourage compliance of substandard dwelling units with Environmental Health Services Department requests for the upgrading of a structure.

**Housing Program 3-c.** Continue the CDBG single-family homeowner rehabilitation loan program in order to rehabilitate housing and improve neighborhoods.

**Objective:** Continue to provide loans to very low-, low-, and moderate-income owner-occupants to correct deficiencies and bring residences up to minimum Housing Quality Standards.

**Housing Program 3-d.** Continue the CDBG senior and disabled repair program.

- Objective: Continue to provide grants for repair of owner-occupied residences of senior and handicapped citizens.
- Housing Program 3-e.** Inspect rental units in conjunction with the tenant based rental assistance program. Integrate this service with the Housing Authority to ensure subsidized rentals meet code requirements.
- Objective: Continue to provide safe and sanitary housing to lower-income households.
- Housing Program 3-f.** Use and update the County Rehabilitation Guide for inspection of existing renter- and owner-occupied dwelling units to facilitate economical and safe rehabilitation of housing.
- Objective: Continue to fund renovation of substandard housing.
- Housing Program 3-g.** Acquire and rehabilitate low-income rental units with the HOME Rental Property Acquisition and/or Rehabilitation Program.
- Objective: Provide loans to both for-profit and non-profit developers of affordable housing to acquire and/or rehabilitate existing low-income rental units.
- Housing Program 3-h.** Refinance multi-family housing rehabilitation projects with the HOME Rental Property Rehabilitation and Refinance Program.
- Objective: Continue to provide funds to refinance existing debt for affordable multi-family housing rehabilitation projects.
- Housing Program 3-i.** Provide targeted code enforcement programs to assist with neighbor and housing unit rehabilitation.
- Objective: Continue to provide enforcement on complaints; add target neighborhood program to reduce blight.
- Housing Program 3-j.** Contract with for-profit and non-profit developers and assist them in acquiring and rehabilitating vacant HUD and VA repossessed properties. These houses will be resold at affordable prices to first-time and other homebuyer families.
- Objective: Reduce neighborhood blight by improving vacant properties and make recycled affordable housing available to homebuyers.

**GOAL HE-4** *Because the preservation of existing housing stock is important in providing housing opportunities for all income levels, housing and community rehabilitation programs shall be established and implemented through the following action programs:*

**Housing Program 4-a.** Encourage and assist local lending institutions in implementing the Community Reinvestment Act.

Objective: Continue to encourage participation by all lending institutions in the County.

**Housing Program 4-b.** Preserve units at risk of being lost to lower income households through completion of their federal subsidies and affordability covenants or contracts by developing various kinds of incentives or other programs.

Objective: Offset the loss of federally subsidized housing units in the County that are nearing fulfillment of their original financial commitment.

**Housing Program 4-c.** Continue to preserve affordable units at-risk of being lost to the stock due to expiring contracts, covenants, agreements, etc., through the use of other incentives and programs.

Objective: Maintain the existing stock of affordable housing beyond current contracted affordability periods.

**Housing Program 4-d.** Preserve historic structures through the use of various federal and state tax incentive and other programs.

Objective: Provide preservation information and assistance to the owners of historic structures.

**GOAL HE-5** *Because the housing needs of all economic segments of the population are not currently served by the housing market, the following voluntary incentives, strategies and action-programs shall be implemented to stimulate the market sufficiently that will fulfill this unmet need:*

**Housing Program 5-a.** Continue to promote the use of the Housing Incentives Program (HIP).

Objective: Continue to stimulate construction of affordable new residential developments of five or more units within the unincorporated County areas, including senior housing.

**Housing Program 5-b.** Continue to implement the Housing Incentives Program (HIP) such that it would encourage the phasing of affordable housing in large planned developments when the density bonus incentive has been implemented.

Objective: Continue to encourage phasing of affordable units in all future multi-phased housing developments that include affordable housing.

**Housing Program 5-c.** Use federal and state funding programs to assist mobile home purchase and rental.

- Objective: Continue to assist prospective owners and renters in funding the purchase or rental of mobile homes.
- Housing Program 5-d.** Identify and use surplus public land to assist in the provision of housing that is affordable to lower income groups.
- Objective: Continue to increase the number of affordable housing sites.
- Housing Program 5-e.** Provide information and assistance to help relocate displaced individuals, including former residents of units converted from renter to owner occupancy status.
- Objective: Continue to educate displaced individuals needing housing information.
- Housing Program 5-f.** Identify sites for affordable housing in the various planning areas of the County.
- Objective: Direct and encourage the construction of affordable housing in the planning areas
- Housing Program 5-g.** Continue to pursue opportunities to acquire and “bank” sites, as necessary, to be used for affordable housing.
- Objective: Purchase properties for affordable housing development and exchange County-owned sites in planning areas needing affordable housing. Use sites in conjunction with other subsidy programs.
- Housing Program 5-h.** Continue to form partnerships with nonprofit organizations, public agencies, other community based organizations, and housing developers in order to increase ownership opportunities for very low and low-income households.
- Objective: Produce additional homeownership opportunities for lower income households in collaboration with nonprofits such as Housing Partners I (HPI), redevelopment agencies, and bond-financed single-family housing developers.
- Housing Program 5-i.** Continue Single Family Mortgage Revenue Bond (MRB) Homebuyer Assistance Program.
- Objective: Continue to increase ownership opportunities for households which have difficulty in obtaining traditional financing. Bonds are repaid from property owners’ mortgage payments.
- Housing Program 5-j.** Continue to support Lease Purchase Homeownership Assistance Programs.
- Objective: Assist people in their transition to homeownership through a program requiring them to lease the home for three years. A portion of the lease

payments are applied to their equity in the home -purchased at the end of the three year period.

**Housing Program 5-k.** Continue to support Home Ownership Assistance Programs.

Objective: Provide down payment, closing cost, and gap financing assistance for eligible prospective homebuyers through various funding sources.

**Housing Program 5-l.** Welfare-to-Work Program

Objective: Continue to provide assisted housing to persons receiving other assistance from Jobs and Employment Services Department and the Transitional Assistance Department.

**Housing Program 5-m.** Mainstream Program

Objective: Continue to provide assisted housing to persons with disabilities to enable them to rent suitable and accessible housing on the private market.

**Housing Program 5-n.** CHDO New Construction, and Acquisition/Rehabilitation Programs.

Objective: Provide funds for use by Community Housing and Development Organizations for new construction, acquisition, and/or rehabilitation of affordable rental housing.

**Housing Program 5-o.** Section 8 Housing Certificates/Vouchers

Objective: Continue to provide Section 8 Certificates and Vouchers to all low-income renters to obtain housing.

**Housing Program 5-p.** Public Housing Program

Objective: Continue to own, manage, and construct public housing units for lower income households. As practicable, directly assist eligible households transition to homeownership through Section 8 homeownership assistance.

**Housing Program 5-q.** Tenant Based Assistance—Monthly Rental Subsidy Program

Objective: Continue to provide interim assistance to eligible households identified by the Housing Authority of the County of San Bernardino, program administrator.

**Housing Program 5-r.** Tenant Based Assistance—Security Deposit Program

Objective: Continue to provide security deposit and/or utility payment assistance to tenants who lack the funds to obtain, or avoid being displaced from, decent rental housing.

**Housing Program 5-s.** Mortgage Revenue Bond Financing—Multi-family Rental Units



Objective: Encourage the development of multi-family rental units by using mortgage revenue bonds to finance/refinance construction, acquisition, mortgage loans and capital improvements.

**Housing Program 5-t.** Continue working with developers to submit proposals for funding assistance to facilitate special needs housing. Examples include Section 202 program funds for senior and disabled housing projects, and SUPERNOFA Homeless Program grant funds.

Objective: Ensure availability of housing to serve special needs populations.

**Housing Program 5-u.** Family Unification Program

Objective: Continue to promote family unification by providing housing assistance to families for whom the lack of adequate housing is a primary factor in the separation of children from their families.

**GOAL HE-6** *Because it is desirable to prevent discrimination in housing, the following action-programs shall be established:*

**Housing Program 6-a.** Continue to fund the Fair Housing Program.

Objective: Continue to educate residents, landlords, agency staffs, lenders, realtors, sellers, and homebuyers about anti-discrimination laws/practices regarding rented or purchased housing.

**Housing Program 6-b.** Landlord/Tenant Mediation

Objective: Continue to provide landlord/tenant counseling, information on mediation, and education on existing laws and regulations. Assist in resolving disputes. Continue to promote information services that consist of referring individuals with complaints to the appropriate agency, assisting individuals in finding adequate housing, and providing other help as required.

**GOAL HE-7** *Because it is necessary for each community within the County to provide a variety of housing opportunities in an affordable price range, commensurate with the population and income classification of the County, the following action-programs shall be implemented:*

**Housing Program 7-a.** Identify the County's projected fair share of affordable housing development in consideration of and with relation to other jurisdictions within the region and state, as well as from a comprehensive planning perspective.

Objective: Continue to encourage the equitable distribution of affordable housing in the Southern California region.

**Housing Program 7-b.** Continue to integrate all aspects of housing assistance and development planning within the Consolidated Plan, consistent with the broader County General Plan and Development Code, and Community Plans in order to identify the existing inventory as well as proposed locations for affordable housing.

Objective: Encourage affordable housing projects in all unincorporated areas.

**GOAL HE-8** *Because the presence (or potential presence) of a homeless population is contrary to the County and State goal of a "suitable living environment" for each resident, the following action-programs shall be implemented:*

**Housing Program 8-a.** Continue to quantify the homeless population within the County. Since this issue is multi-jurisdictional, and given the nature of the homeless population, coordination with the cities is necessary in achieving an accurate count;

Objective: Determine how many individuals lack housing.

**Housing Program 8-b.** Continue to participate in the County of San Bernardino Homeless Coalition in order to maintain optimum communication between County departments that provide services and resources to the homeless to facilitate a coordinated effort in solving this issue.

Objective: Continue to facilitate a coordinated effort within the County's organizational structure.

**Housing Program 8-c.** Based on the quantity and distribution of the homeless population, determine the additional need for emergency shelters and transitional housing opportunities.

Objective: Provide additional shelters and transitional housing opportunities as needed.

**Housing Program 8-d.** Determine the type of units and the price range of said units for each region within the County, to facilitate the provision of affordable long-term housing opportunities for the very low and low-income groups of the population.

Objective: Continue to provide for affordable long-term housing opportunities.

**Housing Program 8-e.** Continue to allow emergency and transitional shelters in any land use district with the appropriate permits, and concurrently develop the appropriate locational and design standards for such uses.

Objective: Continue to allow for emergency and transitional shelters in the County's regulatory system.

**Housing Program 8-f.** Transitional Housing Program and Homeless Services

Objective: Provide support to Continuum of Care System.

**GOAL HE-9** *Because of the various lifestyles and population characteristics of the County's residents, a variety and balance of housing types and densities shall be provided, through the General Plan Update, to require that all new planning area or specific plan studies provide housing types and densities commensurate with demonstrated lifestyles, projected needs, and population characteristics of the individual planning area.*

**Housing Program 9.** Continue to evaluate and update the General Plan with reference to the County's housing needs.

Objective: Promote a variety of housing types in all unincorporated areas of the County.

***GOAL HE-10 Because it is desirable to monitor housing programs to ensure coordination between the numerous responsible agencies (Department of Economic and Community Development, Land Use Services Department, and Housing Authority) and to track the success of the various housing programs, the following action-programs shall be implemented:***

**Housing Program 10-a.** Prepare annual housing status reports on the state of housing in San Bernardino County for review and adoption by the Board of Supervisors on or before the second Monday in June, annually.

Objective: Coordinate County departments to work toward assessing and attaining goals, policies, and programs of the Housing Element.

**Housing Program 10-b.** Annually prepare and file Grantee Performance Reports with the Federal Department of Housing and Urban Development;

Objective: Continue to assess federally funded housing development projects.

**Housing Program 10-c.** Utilize the County's regional information mapping system to develop, collect and maintain a Regional Statistical Area specific database of housing-related data.

Objective: Store and retrieve housing-related information.

**Housing Program 10-d.** Develop a system to identify and monitor the conversion of vacation units, and new second and dependent units.

Objective: Study the effects of vacation home conversions on public service and infrastructure supply and new construction second and dependent units.

**Housing Program 10-e.** Monitor housing construction costs

Objective: Monitor the provision of housing affordable to all economic segments.

**Housing Program 10-f.** Monitor housing opportunities

Objective: Monitor the progress in providing housing opportunities.

**Housing Program 10-g.** Monitor progress addressing homeless issues

Objective: Monitor the progress in addressing homeless issues.

**Housing Program 10-h.** Census data review

Objective: Obtain, incorporate into existing data systems, and maintain usable population, employment, and housing data.

**Housing Program 10-i.** Monitor jobs/housing programs

**Objective:** Monitor success of programs designed to balance the jobs to housing opportunities.

**GOAL HE-11** *Because it is desirable to optimize use of and limit adverse impacts on existing infrastructure and natural resources such as open space and air quality, more intensive residential development shall be encouraged in areas close to major transportation corridors where the infrastructure already exists and/or is underutilized, through the following actions-programs:*

**Housing Program 11-a.** Identify areas of underutilized and aging infrastructure through the County Geo-based Information Management System (GIMS), and investigate alternative financing mechanisms;

**Objective:** Identify areas of underutilized and aging infrastructure in order to encourage residential development in the most viable locations.

**Housing Program 11-b.** Explore the feasibility of determining specific criteria and guidelines for residential development in areas of underutilized and aging infrastructure.

**Objective:** Guide residential development to areas where existing infrastructure is underutilized, reducing further stress on aging infrastructure until those impacts can be corrected

**Housing Program 11-c.** Identify areas of the County where urban infill is appropriate, and encourage their development through the use of various incentives.

**Objective:** Guide residential urban infill development to areas of the County wherever appropriate.

**Housing Program 11-d.** In the unincorporated areas of the County, designate residential land use districts within close proximity (three to five miles) of major transportation corridors. The more intensive residential land uses (RS and RM) shall be designated in urbanized areas, and less intensive residential land uses (RS-1, RL-2.5, etc.) in the more rural areas.

**Objective:** Continue to reduce the length and number of vehicle trips, which in turn, reduces congestion and air pollutant emissions, while preserving the unique character of the individual regions.

**Housing Program 11-e.** Promote intensified residential development around transit nodes and along transit corridors throughout the County.

Objective: Continue to facilitate the use of public transit and reduce traffic congestion and vehicle emitted air pollution.

**Housing Program 11-f.** Throughout the County, continue to encourage mixed-use development through the Planned Development process which includes dense, multiple family residential development as well as clustered, single family residential development, and other uses which provide convenient shopping and employment opportunities close to major transportation corridors.

Objective: Continue to reduce the length and number of vehicle trips, encourage use of public transportation, reduce vehicle emissions, and provide for a variety of lifestyle choices located convenient to travel requirements.

***GOAL HE-12 Because there are existing areas lacking the necessary infrastructure that could be appropriate for residential development, the following action programs shall be pursued:***

**Housing Program 12-a.** Identify areas of insufficient housing where General Plan designations are underutilized due to insufficient infrastructure.

Objective: Identify areas with little residential development because of infrastructure constraints.

**Housing Program 12-b.** Throughout the County, study infrastructure development alternatives that would stimulate residential development;

Objective: Undertake infrastructure development where housing development will be optimized.

**Housing Program 12-c.** Utilizing the documents generated as part of the General Plan update, provide to the various serving entities, as requested, data regarding growth and infrastructure facilities necessary for their capital improvement planning efforts.

Objective: Improve infrastructure facilities in the County.

***GOAL HE-13 Because it is desirable to achieve a job-housing balance, which will further local and regional goals of improved air quality and traffic mobility, industrial and commercial development shall be targeted for areas of the County that have an adequate housing supply, and the following action-programs shall be implemented:***

**Housing Program 13-a.** Explore the feasibility of expanding the supply of commercially and industrially zoned land adjacent to those areas where there are predominately residential land uses;

Objective: Promote a balance between job opportunities and housing availability.

**Housing Program 13-b.** Provide the County Department of Economic and Community Development (ECD) with data in a summarized, easily usable format that identifies areas within the County where housing is most readily available. This data will assist ECD in promoting the economic viability of the County to potential commercial and industrial employers, and

**Housing Program 13-c.** Maintain liaison with the Department of Economic and Community Development (ECD) to provide ongoing updates of housing availability assessments for use by potential employers.

Objective: Continue to promote commercial and industrial development in the unincorporated areas of the County.

**Housing Program 13-d.** Facilitate a job/housing balance with the objective of a ratio of 1.2 jobs to 1 dwelling unit through coordination of effort between the County Land Use Services Department and Economic and Community Development Department to develop the necessary implementation strategies and procedures;

Objective: Provide a balance between jobs and housing at a ratio of 1.2 jobs to 1 dwelling unit.

### *Regional Housing Policies With Action/Programs*

#### ***West Valley (RSA 28)***

#### **WV-1**

#### **Housing Types**

Objective: Single family dwelling units, mobile home parks, multi-family units, and large lot and/or clustered residential lots, depending on area for affordability.

#### **WV-2**

#### **Target Areas for Rehabilitation**

Objective: Continue to identify, by census tracts, areas targeted for rehabilitation. These areas may include but are not limited to: North Chino, West and South Fontana, South Montclair, and Upland.

### ***East Valley (RSA 29)***

#### **EV-1                      Housing Types**

Objective: Minimum lot sizes of less than 7200 sq. ft. for single family residential development, wherever applicable within the planning areas, single family dwelling units, mobile home parks, temporary dependent housing, and shared senior housing for affordability.

#### **EV-2                      Target Areas for Rehabilitation**

Objective: Continue to identify, by census tracts, areas targeted for rehabilitation. These areas may include but are not limited to: Bloomington, Muscoy, Grand Terrace, North Loma Linda, Mentone, and Rialto.

### ***Mountains (RSA 30)***

#### **M-1                      Housing Types**

Objective: Clustered development and attached units, planned development projects, and shared senior housing and group care homes for affordability.

#### **M-2                      HIP**

Objective: Encourage use of the Housing Incentives Program (HIP) within the Planned Development and/or Conditional Use Permit (CUP) land use permitting processes to cluster development (single and multiple family), in the Mountain areas. Continue to use the following criteria for multiple family residential units, developed under the HIP: in close proximity to commercial uses, adjacent to a Mountain secondary or greater width roadway, where adequate circulation exists to accommodate the increased traffic as verified by the County Public Works Department - Traffic Division, located where services (particularly water and sewer) are available or assured as confirmed by the respective purveyor, located where average slopes are flat to gently sloping (15% slope), and located where compliance with fire safety standards are met.

### ***Baker RSA 31***

#### **BK-1                      Housing Types**



Objective: Multiple family rental units, mobilehome parks, and temporary dependent housing for affordability, provided compatible with surroundings.

**BK-2 Sensitive Areas**

Objective: Discourage housing in the dry lakes.

**BK-3 Commercial and Industrial**

Objective: Explore feasibility of expanding the supply of commercially and industrially zoned land where adequate housing supply exists and is underused.

***Barstow RSA 32a***

**BT-1 Housing Types**

Objective: Multiple family rental units, mobilehome parks, and temporary dependent housing for affordability, provided compatible with surroundings.

**BT-2 Sensitive Areas**

Objective: Discourage housing in the dry lakes.

**BT-3 Commercial and Industrial**

Objective: Explore feasibility of expanding the supply of commercially and industrially zoned land where adequate housing supply exists and is underused.

***Victorville RSA 32b***

**V-1 Housing Types**

Objective: Single-wide mobile home parks and temporary dependent housing for affordability, provided compatible with surroundings.

**V-2 Sensitive Areas**

Objective: Discourage housing in the dry lakes.

**V-3 Commercial and Industrial**

Objective: Explore feasibility of expanding the supply of commercially and industrially zoned land where adequate housing supply exists and is underused.

***Twentynine Palms RSA 33***

**T-1                      Housing Types**

Objective: Single-wide mobile home parks and temporary dependent housing for affordability, provided compatible with surroundings.

**T-2                      Sensitive Areas**

Objective: Discourage housing in the dry lakes.

***Needles RSA***

**N-1                      Housing Types**

Objective: Single-wide mobile home parks and temporary dependent housing for affordability, provided compatible with surroundings.

**N-2                      Sensitive Areas**

Objective: Discourage housing in the dry lakes.

## II. Implementation Tools

**TABLE 70  
RESOURCES AVAILABLE FOR HOUSING ACTIVITIES  
COUNTY OF SAN BERNARDINO**

<i>Program</i>	<i>Description</i>	<i>Eligible Activities</i>
<b>Local Resources</b>		
<b>Multi-family Mortgage Revenue Bond Program</b>	Bonds are used to finance construction, acquisition, and mortgage loans, as well as capital improvements for multi-family housing. A significant portion of the units in bond-funded projects must be set aside for persons or families whose income does not exceed 60% of the median household income for the area. In addition, at least half of the set aside units must be occupied by a person or families whose income does not exceed 50% of the household median income.	<ul style="list-style-type: none"> <li>▪ New Construction</li> <li>▪ Capital Improvements</li> <li>▪ Homebuyers Assistance</li> <li>▪ Acquisition</li> </ul>
<b>Single Family Mortgage Revenue Bond Program</b>	Bonds are issued to finance the purchase of new or resale homes. Proceeds from the bond sales are used to make mortgage loans to qualified low- and moderate-income buyers.	<ul style="list-style-type: none"> <li>▪ Homebuyer Assistance</li> </ul>
<b>Lease Purchase Program</b>	Lease Revenue Pass-Through Obligation bonds are issued by the California Cities Home Ownership Authority to fund a lease-purchase program that assist County residents in purchasing a home. Monthly payments equal to the mortgage are made for the first three years, after which the homebuyer assumes the mortgage payments.	<ul style="list-style-type: none"> <li>▪ Homebuyer Assistance</li> </ul>
<b>Redevelopment Set-Aside Funds</b>	Funds received from increased property taxes generated by property improvements sponsored by the Agency's six redevelopment project areas. Twenty percent (20%) of these property tax funds must be set aside for the development, preservation, or rehabilitation of affordable housing.	<ul style="list-style-type: none"> <li>▪ New Construction</li> <li>▪ Housing Rehabilitation</li> <li>▪ Replacement Housing</li> <li>▪ Code Enforcement</li> <li>▪ Public Facility and Infrastructure Improvement Programs</li> <li>▪ Homebuyers Assistance</li> <li>▪ Rental Rehabilitation</li> <li>▪ Mobile Home Rehab Program</li> <li>▪ Senior Housing Assistance</li> </ul>

**TABLE 70  
RESOURCES AVAILABLE FOR HOUSING ACTIVITIES  
COUNTY OF SAN BERNARDINO**

<b><i>Program</i></b>	<b><i>Description</i></b>	<b><i>Eligible Activities</i></b>
<b>Housing Incentives Program (HIP)</b>	The County offers developers density bonuses up to 25% for projects in which a specified percentage of the units are reserved for, and affordable to, very low-, low-, and moderate income households.	<ul style="list-style-type: none"> <li>▪ Density Bonus</li> </ul>
<b>Priority in Permit Processing for Affordable Housing</b>	Expedition of approval of developments that include affordable housing and reduction of processing times and cost for all housing developments.	<ul style="list-style-type: none"> <li>▪ Reduction in Length and Cost of Development Process</li> </ul>
<b>Planning Area Studies</b>	Direct and encourage construction of affordable housing in communities within the county through Planning Area Studies, which designate land uses, intensities, and densities for each area to accommodate a range of housing types within the constraints of infrastructure availability and environmentally sensitive conditions.	<ul style="list-style-type: none"> <li>▪ Land Use Designation</li> </ul>
<b>Public Housing</b>	The Housing Authority of the County of San Bernardino owns and manages public housing for occupancy by low- and very low-income families.	<ul style="list-style-type: none"> <li>▪ Rental Assistance</li> </ul>
<b>Land Banking</b>	The County has a policy of purchasing properties for affordable housing developments and of exchanging surplus county-owned land for sites in areas needing affordable housing. These sites are then used in conjunction with other subsidy programs.	<ul style="list-style-type: none"> <li>▪ Acquisition</li> </ul>
<b>Mainstream Program</b>	Provide assisted housing to persons with disabilities to enable them to rent suitable and accessible housing on the private market.	<ul style="list-style-type: none"> <li>▪ Rental Assistance</li> </ul>
<b>Priority in Multi-family Rehabilitation for Barrier-Free Housing</b>	Multi-family developments containing 10% or more units that are designated to be accessible to the disabled are given first priority when evaluating applications for low-interest rehabilitation loans.	<ul style="list-style-type: none"> <li>▪ Priority Consideration for Rehabilitation Loans</li> </ul>

**TABLE 70  
RESOURCES AVAILABLE FOR HOUSING ACTIVITIES  
COUNTY OF SAN BERNARDINO**

<b><i>Program</i></b>	<b><i>Description</i></b>	<b><i>Eligible Activities</i></b>
<b>Family Unification Program</b>	Promote family unification by providing housing assistance to families for whom the lack of adequate housing is a primary factor in the separation, or imminent separation of children from their families.	<ul style="list-style-type: none"> <li>Housing Assistance</li> </ul>
<b>Insulation and Weatherization Program</b>	The Community Services Department provides both labor and materials to insulate and weatherize the homes of households with incomes up to 150% of federal poverty line and, for seniors and the permanently disabled, up to 200% of poverty threshold.	<ul style="list-style-type: none"> <li>Rehabilitation</li> </ul>
<b><i>State Resources</i></b>		
<b>California Department of Housing &amp; Community Development Predevelopment Loan Program</b>	Low interest loans for the development of affordable housing with non-profit agencies	<ul style="list-style-type: none"> <li>Predevelopment Loans</li> </ul>
<b>Proposition 1A</b>	<p>Proposition 1A includes provisions to establish a Downpayment Assistance Program and a Rent Assistance Program using school fees collected from affordable housing projects. Potential buyers or tenants of affordable housing projects are eligible to receive assistance in the form of downpayment assistance or rent subsidies from the State at amounts equivalent to the school fees paid by the affordable housing developers for that project in question.</p> <p>This programs structure and implementation strategy has not yet been determined by the State of California</p>	<ul style="list-style-type: none"> <li>Downpayment Assistance</li> <li>Rental Assistance</li> </ul>
<b>Emergency Shelter Program</b>	Grants awarded to non-profit organizations for shelter support services	<ul style="list-style-type: none"> <li>Support Services</li> </ul>
<b>Mobile Home Park Conversion Program (M Prop)</b>	Funds awarded to mobile home park tenant organizations to convert mobile home parks to resident ownership	<ul style="list-style-type: none"> <li>Acquisition</li> <li>Rehabilitation</li> </ul>

**TABLE 70  
RESOURCES AVAILABLE FOR HOUSING ACTIVITIES  
COUNTY OF SAN BERNARDINO**

<i><b>Program</b></i>	<i><b>Description</b></i>	<i><b>Eligible Activities</b></i>
<b>California Housing Finance Agency (CHFA) Multiple Rental Housing Programs</b>	Below market rate financing offered to builders and developers of multiple family and elderly housing. Tax-exempt bonds provide below-market mortgage money	<ul style="list-style-type: none"> <li>▪ New Construction</li> <li>▪ Rehabilitation</li> <li>▪ Acquisition of Properties (20-150 units)</li> </ul>
<b>California Housing Rehabilitation Program</b>	Low interest loans for the rehabilitation of substandard homes owned and occupied by lower-income households. City and non-profits sponsor housing rehabilitation projects.	<ul style="list-style-type: none"> <li>▪ Rehabilitation</li> <li>▪ Repair of Code Violations</li> <li>▪ Property Improvements</li> </ul>
<b>California Housing Finance Agency Home Mortgage Purchase Program</b>	CHFA sells tax-exempt bonds to provide below-market loans to first time homebuyers. Program is operated through participating lenders that originate loans purchased by CHFA	<ul style="list-style-type: none"> <li>▪ Homebuyer Assistance</li> </ul>
<b>Low Income Housing Tax Credit (LIHTC)</b>	Tax credits available to individuals and corporations that invest in low-income rental housing. Tax credits are sold to corporations and people with high tax liability, of which the proceeds are utilized for housing development	<ul style="list-style-type: none"> <li>▪ Rehabilitation</li> <li>▪ New Construction</li> <li>▪ Acquisition</li> </ul>
<b>Building Code Enforcement Grants</b>	Matching funds given to local governments to increase staffing dedicated to building code enforcement efforts.	<ul style="list-style-type: none"> <li>▪ Administration</li> </ul>
<b>Farmworker Housing</b> <ul style="list-style-type: none"> <li>– <b>Substandard Housing Demonstration</b></li> <li>– <b>Manufactured Housing Pilot Project</b></li> <li>– <b>Farmworker Health and Housing Demonstration</b></li> </ul>	Programs to finance the construction or rehabilitation of rental and owned housing for farmworker households, including pilot programs for using manufactured housing, upgrading substandard housing, and integrating health services with housing. Also for repairs and reconstruction for State-owned migrant housing.	<ul style="list-style-type: none"> <li>▪ New Construction</li> <li>▪ Rehabilitation</li> <li>▪ Assistance</li> <li>▪ Administration</li> </ul>
<b>CalHome Program</b>	Provides loans and grants to local governments for a variety of homeowner assistance programs.	<ul style="list-style-type: none"> <li>▪ Homeowner Assistance</li> </ul>

**TABLE 70  
RESOURCES AVAILABLE FOR HOUSING ACTIVITIES  
COUNTY OF SAN BERNARDINO**

<i><b>Program</b></i>	<i><b>Description</b></i>	<i><b>Eligible Activities</b></i>
<b>Jobs-Housing Balance</b>	Provides funds for an innovative program to encourage local governments to increase permits for housing production. The program will reward communities that issue more permits by providing grants for capital amenities that may mitigate the impact of new housing. Rewards will be structured to favor in-fill and higher density development in areas with increasing employment. Also includes funds for predevelopment loans to help developers of affordable housing start new projects.	<ul style="list-style-type: none"> <li>▪ New Construction</li> <li>▪ Predevelopment Loans</li> <li>▪ Capital Improvements</li> </ul>
<b>Mobilehome Park Purchase</b>	Produce homeownership opportunities for low- and moderate-income households through loans to mobilehome park resident organizations for park purchases.	<ul style="list-style-type: none"> <li>▪ Homebuyer Assistance</li> </ul>
<b>Inter-Regional Planning</b>	Allocates funds from the Housing Rehabilitation Loan Fund for collaborative work by a county in partnership with the state and federal governments, two or more councils of governments, and/or two or more subregions within a multi-county council of governments, to mitigate interregional impacts of substantial imbalances of jobs and housing	<ul style="list-style-type: none"> <li>▪ Administration</li> </ul>
<b>Downtown Rebound</b>	Provides funds for infill and conversion of commercial buildings for "live-work."	<ul style="list-style-type: none"> <li>▪ Rehabilitation</li> <li>▪ Conversion</li> </ul>
<b>Self Help Housing</b>	Provides funds for low-income owner-builders who contribute significant sweat equity.	<ul style="list-style-type: none"> <li>▪ Homebuilder Assistance</li> </ul>
<b>Teacher Home Purchase</b>	Implemented by the California Debt Limit Allocation Committee (CDLAC), this program provides homeownership assistance for eligible teachers and principals who commit to serve for five years in a California low performing school. This program provides incentives to eligible teachers and principals with a housing reduction of their federal income taxes through a tax credit (mortgage credit) or a reduced interest rate mortgage loan.	<ul style="list-style-type: none"> <li>▪ Homebuyer Assistance</li> </ul>

**TABLE 70  
RESOURCES AVAILABLE FOR HOUSING ACTIVITIES  
COUNTY OF SAN BERNARDINO**

<i><b>Program</b></i>	<i><b>Description</b></i>	<i><b>Eligible Activities</b></i>
<b><i>Federal Resource –Entitlement</i></b>		
<b>Community Development Block Grant (CDBG)</b>	Entitlement program that is awarded to the City on a formula basis. The objectives are to fund housing activities and expand economic opportunities. Project must meet one of three national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums or blight; or meet other urgent needs.	<ul style="list-style-type: none"> <li>▪ New Construction</li> <li>▪ Section 108 Loan Repayments</li> <li>▪ Historic Preservation</li> <li>▪ Admin. &amp; Planning</li> <li>▪ Code Enforcement</li> <li>▪ Public Facilities Improvements</li> <li>▪ Housing Activities</li> </ul>
<b>HOME Investment Partnership (HOME) Program</b>	Grant program for housing. The intent of this program is to expand the supply of decent, safe, and sanitary affordable housing. HOME is designed as a partnership program between the federal, state, and local governments, non-profit and for-profit housing entities to finance, build/rehabilitate and manage housing for lower-income owners and renters	<ul style="list-style-type: none"> <li>▪ Multi-Family Acquisition/Rehab</li> <li>▪ Single-Family Homeownership</li> <li>▪ CHDO New Construction Rental Development Assistance</li> <li>▪ Tenant-Based Assistance</li> <li>▪ Administration</li> </ul>
<b>Housing Opportunities for Persons with AIDS (HOPWA)</b>	Funds are made available countywide for supportive social services, affordable housing development, and rental assistance.	<ul style="list-style-type: none"> <li>▪ Rental Assistance</li> <li>▪ Supportive Social Services</li> <li>▪ Administration</li> </ul>
<b>Emergency Shelter Grants (ESG)</b>	Annual grant funds are allocated on a formula basis. Funds are intended to assist with the provision of Cold Weather shelter services for homeless	<ul style="list-style-type: none"> <li>▪ Cold Weather Shelter</li> <li>▪ Essential Services</li> <li>▪ Operating Expenses</li> </ul>
<b>Section 203K Insured Loans</b>	HUD insures lenders against loss on rehabilitation loans. Households earning up to 120% of the median income are eligible.	<ul style="list-style-type: none"> <li>▪ Rehabilitation</li> <li>▪ Refinancing</li> <li>▪ Acquisition with Rehabilitation</li> </ul>
<b>Permanent Housing for the Handicapped</b>	Provides funding to private nonprofit and public housing agencies for development of affordable housing for disabled homeless persons. HUD will provide up to 50% of total project costs.	<ul style="list-style-type: none"> <li>▪ Acquisition</li> <li>▪ Rehabilitation</li> <li>▪ Administration</li> </ul>
<b><i>Federal Resources – Competitive</i></b>		
<b>Supportive Housing Grant</b>	Grants to improve quality of existing shelters and transitional housing. Increase shelters and transitional housing facilities for the homeless	<ul style="list-style-type: none"> <li>▪ Housing Rehabilitation</li> </ul>



**TABLE 70  
RESOURCES AVAILABLE FOR HOUSING ACTIVITIES  
COUNTY OF SAN BERNARDINO**

<b><i>Program</i></b>	<b><i>Description</i></b>	<b><i>Eligible Activities</i></b>
<b>Section 8 Rental Assistance</b>	Rental assistance program which provides a subsidy to very low-income families, individuals, seniors and the disabled. Participants pay 30% of their adjusted income toward rent.	<ul style="list-style-type: none"> <li>▪ Rental Assistance</li> </ul>
<b>Section 202</b>	Grants to non-profit developers of supportive housing for the elderly	<ul style="list-style-type: none"> <li>▪ Acquisition</li> <li>▪ Rehabilitation</li> <li>▪ New Construction</li> <li>▪ Rental Assistance</li> <li>▪ Support Services</li> </ul>
<b>Section 811</b>	Grants to non-profit developers of supportive housing for person with disabilities, including group homes, independent living facilities and intermediate care facilities	<ul style="list-style-type: none"> <li>▪ Acquisition</li> <li>▪ Rehabilitation</li> <li>▪ New Construction</li> <li>▪ Rental Assistance</li> </ul>
<b>Low-income Housing Credit (LIHTC)</b>	Program encourages the investment of private capital for the creation of affordable rental housing for low-income households. Tax credits are available to individuals and corporations who invest in such projects.	<ul style="list-style-type: none"> <li>▪ New Construction</li> <li>▪ Housing Rehabilitation</li> <li>▪ Acquisition</li> </ul>
<b>Shelter Care Plus</b>	Provides grants for rental assistance for permanent housing and case management for homeless individuals with disabilities and their families	<ul style="list-style-type: none"> <li>▪ Rental Assistance</li> <li>▪ Homeless Prevention</li> </ul>
<b>Home Ownership for People Everywhere (HOPE)</b>	HOPE program provides grants to low income people to achieve homeownership. The three programs are:  <i>HOPE I</i> —Public Housing Homeownership Program <i>HOPE II</i> —Homeownership of Multi-family Units Program <i>HOPE III</i> —Homeownership for Single Family Homes	<ul style="list-style-type: none"> <li>▪ Homeownership Assistance</li> </ul>
<b>Section 108 Loan</b>	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement or other projects. The jurisdiction must pledge its future CDBG allocations for loan repayment. Maximum loan amount can be up to five times the entitlement jurisdiction's most recent approved annual allocation. Maximum loan term is 20 twenty years.	<ul style="list-style-type: none"> <li>▪ Acquisition</li> <li>▪ Rehabilitation</li> <li>▪ Home Buyer Assistance</li> <li>▪ Homeless Assistance</li> </ul>

**TABLE 70  
RESOURCES AVAILABLE FOR HOUSING ACTIVITIES  
COUNTY OF SAN BERNARDINO**

<i><b>Program</b></i>	<i><b>Description</b></i>	<i><b>Eligible Activities</b></i>
<b>Economic Development Initiative Grant</b>	\$500,000 for the Shack Attack Program as part of the 1998-1999 HUD/VA Appropriations Bill.	<ul style="list-style-type: none"> <li>Rehabilitation</li> </ul>
<b>Neighborhood Initiative Program (NIP) Grant</b>	Use federal funds to revitalize neighborhoods and eradicate blight.	<ul style="list-style-type: none"> <li>New Construction</li> <li>Housing Rehabilitation</li> <li>Replacement Housing</li> <li>Public Facility and Infrastructure Improvement Programs</li> <li>Homebuyers Assistance</li> <li>Rental Rehabilitation</li> </ul>
<b><i>Private Resources</i></b>		
<b>Federal National Mortgage Association (Fannie Mae)</b>	<ul style="list-style-type: none"> <li>Community Home Buyer Program – Fixed rate Mortgages</li> </ul>	<ul style="list-style-type: none"> <li>Homebuyer Assistance</li> </ul>
	<ul style="list-style-type: none"> <li>Community Home Improvement Mortgage Program – Mortgages for both purchase and rehabilitation of a home</li> </ul>	<ul style="list-style-type: none"> <li>Homebuyer Assistance/Rehab</li> </ul>
	<ul style="list-style-type: none"> <li>Fannie Neighbor – Under served low-income minorities are eligible for low down-payment mortgages for the purchase of single family homes</li> </ul>	<ul style="list-style-type: none"> <li>Expand Home Ownership for Minorities</li> </ul>
<b>California Community Reinvestment Corporation (CCRC)</b>	Non-profit mortgage banking consortium that pools resources to reduce lender risk in financing affordable housing. Provides long term debt financing for affordable multi-family rental housing	<ul style="list-style-type: none"> <li>New Construction</li> <li>Rehabilitation</li> <li>Acquisition</li> </ul>
<b>Federal Home Loan Bank Affordable Housing Program</b>	Direct subsidies to non-profit and for-profit developers, and public agencies for affordable low-income ownership and rental projects	<ul style="list-style-type: none"> <li>New Construction</li> <li>Rehabilitation</li> <li>Expand Home Ownership for Lower Income Persons</li> </ul>
<b>SAMCO Loan Pools</b>	The Savings Association Mortgage Company has created a loan pool for use in affordable housing development and rehabilitation. Through the pool, thirty-year permanent loans for affordable housing are available for persons earning up to 120% of the median income.	<ul style="list-style-type: none"> <li>Homebuyer Assistance</li> </ul>

Source: The Planning Center, 2000; County of San Bernardino 2000-2005 Consolidated Plan and 2000-2001 Action Plan.

### III. Priorities for Housing Assistance

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The County considered the following factors in developing priorities for providing housing assistance:

- The number of very low- and low-income families (including single person families) paying more than 30% of household income to cover housing costs;
- The extent of that burden (30% to 50% of income dedicated to housing costs or more than 50% of income dedicated to housing costs);
- The cost of providing affordable rental and homeownership opportunities;
- The extent to which existing residents are living in substandard units; and
- The extent of overcrowded conditions among existing residents.

Based upon these factors, priorities for developing programs and allocating assistance were established. The top priority for the County is to expand housing opportunities for very low-income households (households earning 30% or less than the median income). Rising housing costs, cutbacks in federal and state funding, and loss of affordable units severely impact this household group. Low-income households were similarly cost-burdened.

Another high priority in providing housing assistance is providing decent, safe, and sanitary housing. According to the 2000-2005 San Bernardino County Consolidated Plan, lower income households inhabit the majority of units constructed before 1939 – units that are more prone to be in substandard conditions. Thus, very low-income households are more likely to inhabit substandard housing. In addition, very low-income households are more likely to inhabit housing with lead-based paint hazards.

HOME funding is distributed on a first-come-first-served basis. The geographic distribution of funding is achieved through marketing and advertising of program information throughout the County. The County's Department of Economic and Community Development's Housing Division targets special needs service providers in notifications of requests for proposals and advertises in local papers and papers that serve subpopulations (e.g., Hispanic papers). The portion of CDBG funding that is set aside for housing preservation activities is also allocated on a first-come-first-served basis.

### IV. Housing Plan Summary

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The Housing Plan Summary table summarizes the goals of each housing program along with identification of the program funding source, responsible agency, and timeframe for implementation; where appropriate quantified objectives are also presented.

The primary funding sources are departmental budgets, Redevelopment Set-Aside funds, HOME, CDBG, Emergency Shelter Grants and other HUD funding, as well as bond funding and other state, federal and local resources.

Maintaining the County's older neighborhoods and mobile homes, which provide a valuable resource of market rate housing affordable to lower income groups is vital to conserving affordable units, as well as preserving the quality and character of neighborhoods. A large component of the housing programs are targeted to achieving these objectives.

Programs have been established which address, and where appropriate, remove governmental constraints affecting the maintenance, improvement and development of housing. As well, in order to make adequate provisions for the housing needs of all economic segments of County, the Housing Program must include actions that promote housing opportunity for all persons regardless of age, race, sex, family size, marital status or physical disability.

TABLE 71  
HOUSING PLAN SUMMARY 2000-2005  
SAN BERNARDINO COUNTY

Program	Responsible Agency	Funding Source	Objective	Quantified Objective	Time Frame
COUNTYWIDE POLICIES WITH ACTION/PROGRAMS					
GOAL HE-1 Reduce Governmental Constraints					
1-a-Integration of Environmental Review	Land Use Services Department (LUS)	None	Continue to reduce application processing time and costs by integrating environmental review into the application review process.		Ongoing
1-b-Master Environmental Assessment	LUS	General Plan Update budget	Identify areas of critical environmental concern in all unincorporated areas of the County.		2001-05
1-c-Review Housing Incentives Program (HIP) and Continue to Expedite	LUS	Need to budget	Improve and facilitate review of low and moderate-income housing projects, and continue to reduce processing costs to applicants.		2002-03 Ongoing
1-d-Implement 2000 Application Process Study	LUS	Department budget	Reduce application processing time and costs.	Review all 43 land use application packages	2000-01
1-e-Development Code Review	LUS	Department budget	Continue to identify ordinances nonessential to health and safety that act as contributing factors to the high cost of housing and assist the development of housing for elderly and handicapped people.	The development code is updated through the Development Code Amendment process on an ongoing basis, as the need arises.	Ongoing
1-f-Target Resources	County Administrative Officer (CAO)	All applicable department budgets, especially ECD, and Capital Improvement Program	Identify and target housing and needed infrastructure resources for the greatest benefit.		2002-05
GOAL HE-2 Innovative Housing Designs and Energy Conservation					
2-a-Planned Development Density Bonus and Density Transfer	LUS	None	Continue to provide for greater flexibility in design of single family development so as to increase the supply of affordable dwelling units.	50 units	2001-05 Ongoing
2-b-Planned Development Criteria	LUS	Need to budget	Improve the planned development and design review sections of the Code and the application forms in order to encourage affordability.		2002-03
2-c-Minimum Construction Standards	LUS	None	Continue to ensure compatibility in the design and siting standards of all dwelling unit types while reducing costs.		Ongoing
2-d-Temporary Dependent Housing	LUS, Department of Environmental Health Services (EHS)	None	Continue to provide affordable housing for elderly or disabled persons.	150 units	2000-2005 Ongoing
2-e-Energy Efficient Guidelines	LUS	Need to budget	Promote energy-efficient projects in the unincorporated County areas.		2002-03
2-f-Planned Development	LUS	None	Continue to encourage planned residential development in design-constrained areas.		Ongoing
2-g-Second Dwelling Units	LUS	None	Continue to provide opportunities for the placement of a second dwelling unit provided there is sufficient area.	200 units	2000-05 Ongoing
2-h- Mobilehome Parks	LUS	None	Continue to encourage the construction of new mobile home parks so as to increase the supply of affordable dwelling units in residential areas.	500 units	2000-05 Ongoing
2-i-Insulation and Weatherization Program	Department of Community Services (CS)	State Office of Economic Opportunity, Department of Energy, Southwest Gas, Southern California Gas, Southern California Edison	Provide labor and materials to insulate and weatherize the home of eligible low-income households.	10,000 units	2000-05
2-j Energy Conservation	CS	CDBG, Utilities, General Fund	Publicize available assistance programs through County website and flyers and implement all appropriate building code provisions to further energy conservation program.	New programs are developed, promoted, and updated on an ongoing basis.	2001-2005
GOAL HE-3 Property Maintenance and Rehabilitation					
3-a-Voluntary Occupancy Inspection Program	EHS	Inspection Fees	Continue to ensure consumer protection for residential property transactions.	400 inspections	Ongoing
3-b-Inspection of Rental Units	EHS	Environmental Health Services Department Budget	Continue to encourage compliance of substandard dwelling units with Environmental Health Service Department requests for the upgrading of a structure.	2000 requests	Ongoing
3-c-CDBG Single Family Homeowner Rehabilitation Loans	Department of Economic and Community Development (ECD)	CDBG	Continue to provide loans to very low-, low-, and moderate-income owner-occupants to correct deficiencies and bring residences up to minimum Housing Quality Standards.	200 very low-, low-, and moderate-income households	2000-05 Ongoing
3-d-CDBG Senior and Disabled Repair Program	ECD	CDBG	Continue to provide grants for repairs of owner-occupied residences of senior and disabled citizens.	1350 very low-, low-, and moderate-income seniors and disabled households	2000-05 Ongoing
3-e-Affordable Rental Housing Unit Inspection	ECD, Housing Authority (HA), EHS	Standard budget item requiring annual budget allocation, plus possible Community Development Block Grant funds	Continue to provide safe and sanitary housing to lower-income households.	300	Ongoing

TABLE 71  
HOUSING PLAN SUMMARY 2000-2005  
SAN BERNARDINO COUNTY

<i>Program</i>	<i>Responsible Agency</i>	<i>Funding Source</i>	<i>Objective</i>	<i>Quantified Objective</i>	<i>Time Frame</i>
3-f-Update County Rehabilitation Guide	EHS	Department budget	Continue renovation of substandard housing.	The County Rehabilitation Guide is a dynamic document that is revised as necessary to disseminate information pertaining to housing rehabilitation standards throughout the County.	Ongoing
3-g-HOME Rental Property Acquisition and/or Rehabilitation Program	ECD	HOME and County	Provide loans to both for-profit and non-profit developers of affordable housing to acquire and/or rehabilitate existing low-income rental units.	200 units	2000-05
3-h-HOME Rental Property Rehabilitation and Refinance Program	ECD	HOME	Continue to provide funds to refinance existing debt for affordable, multi-family housing rehabilitation projects.	200 units	Ongoing 2000-05
3-i-Code Enforcement Program	LUS	Need to budget	Continue to provide enforcement on complaint; add target neighborhood program to reduce blight.	3000 units	Ongoing
3-j-Acquisition Rehabilitation Resale Program	ECD	Redevelopment set aside funds, CDBG, HOME	Continue to reduce neighborhood blight by improving vacant properties and make recycled affordable housing available to homebuyers.	200 units	Ongoing 2000-05
<b>GOAL HE-4 Preservation of Existing Housing Stock</b>					
4-a-Community Reinvestment Act	ECD	None	Continue to encourage participation by all Lending Institutions in the County.	10 units	Ongoing 2000-05
4-b-Affordable Housing Incentives to Preserve At Risk Units	LUS and ECD	Need to budget	Offset the loss of federally subsidized housing units in the county that are nearing fulfillment of original financial commitment.		Ongoing
4-c-Preserve HIP At Risk Units	LUS and ECD	Need to budget	Maintain the existing stock of affordable housing beyond current HIP contracts.	10 units	2001-02
4-d-Preserve Historic Structures	ECD	Need to budget	Provide preservation information and assistance to the owners of historic structures.	50 units	2001-05
<b>GOAL HE-5 Housing for All Economic Segments of the Population</b>					
5-a-HIP	LUS	None	Continue to stimulate construction of affordable new residential developments of five or more units within the unincorporated County areas, including senior housing.	500 units	Ongoing
5-b-Phasing of Affordable Housing	LUS	Currently provided for in the County budget	Continue to encourage phasing of affordable units in all future multi-phased housing developments that include affordable housing.		Ongoing
5-c-Mobile Home Purchase and Rental Assistance	ECD and HA	Economic and Community Development Programs	Continue to assist prospective owners and renters in funding the purchase or rental of mobile homes.	200 units	Ongoing
5-d-Use of Surplus Public Land	LUS and ECD	Economic and Community Development Programs	Continue to increase the number of affordable housing sites.	10 acres	Ongoing 2000-05
5-e-Assistance of Displaced Individuals	Real Property Division of Engineering Contract Services Department	Standard budget item	Continue to educate displaced individuals needing housing information.		Ongoing
5-f-Site Availability	LUS	General Plan Update budget	Conduct land use studies to direct and encourage the construction of affordable housing in the planning areas.		2001-05
5-g-Site Acquisition and Banking	ECD and CAO	Need to Budget	Purchase properties for affordable housing development and exchange County-owned sites in planning areas needing affordable housing. Use sites in conjunction with other subsidy programs.	50 units	2002-05
5-h-Non-profit Partners	ECD	CDBG; HOME; redevelopment set aside	Produce very low- and low-income ownership units through partnerships with non-profit agencies, such as Housing Partners I (HPI)	50 units	2001-05
5-i-Single Family Mortgage Revenue Bond First-time Homebuyer Assistance	ECD	CDLAC	Continue to increase ownership opportunities for households which have difficulty in obtaining traditional financing. Bonds are repaid from property owners' mortgage payments.	1000 units	2000-05 Ongoing
5-j-Home Ownership Assistance Program—Lease Purchase	ECD	California Cities Home Ownership Authority	Continue to assist potential homebuyers in leasing a property while moving towards ownership at the end of three years.	200 units	2000-05 Ongoing
5-k-Home Ownership Assistance Programs—Down Payment Assistance	ECD	HOME, Mortgage Revenue Bonds	Continue to provide homeownership opportunities through a variety of means, including down payment and closing cost assistance, gap financing, etc.	55 households	2000-05 Ongoing
5-l-Welfare-to-Work Program	JESD/ECD	Agency budgets	Provide assisted housing to persons receiving other assistance from Jobs and Employment Services Department and the Transitional Assistance Department.	700 Housing Choice Vouchers	2000-05 Ongoing
5-m-Mainstream Program	HA	Agency budget	Provide assisted housing to persons with disabilities to enable them to rent suitable and accessible housing on the private market.	125 Housing Choice Vouchers	Ongoing
5-n-CHDO New Construction, and Acquisition/ Rehabilitation Program	ECD	HOME	Provide funds for use by Community Housing and Development Organizations for new construction, acquisition, and/or rehabilitation of affordable rental housing.	Set aside 15% annual allocation of HOME funds for CHDO projects	2000-05
5-o-Section 8 Housing Certificates/Vouchers	HA	HUD	Continue to provide Section 8 Certificates and Vouchers to all low-income renters to obtain housing.	13,800 households	Ongoing
5-p-Public Housing Program	HA	HUD, State Rental Housing Construction Program, CHDO	Continue to own and manage 2353 units of public housing for very low- and low-income families and construct new units. Add 50 units to public housing stock.	2,403 units	2000-05 Ongoing
5-q-Tenant Based Assistance—Monthly Rental Subsidy Program	ECD	HOME	Continue to provide interim assistance for individuals selected from the Housing Authority's Section 8 Aftercare Waiting List.	1,000 households	2000-05 Ongoing

TABLE 71  
HOUSING PLAN SUMMARY 2000-2005  
SAN BERNARDINO COUNTY

Program	Responsible Agency	Funding Source	Objective	Quantified Objective	Time Frame
5-r-Tenant Based Assistance—Security Deposit Program	ECD	HOME	Continue to provide funds for required security deposits on rental units and tenant-paid utilities to individuals who lack the funds to get into, or to avoid being displaced from, decent housing.	1,000 very-low income households	2000-05
5-s-Mortgage Revenue Bond Financing—Multi-family Units	ECD	County Multi-family Mortgage Revenue Bond Program	Encourage the development of multi-family units by using mortgage revenue bonds to finance/refinance construction, acquisition, mortgage loans and capital improvements.	1,000 units	2000-05
5-t-Senior and Handicapped Housing	ECD with non-profit developers	HUD Section 202, 811, and 106(b) loans	Continue to facilitate housing for seniors and handicapped.	500 units	Ongoing
5-u-Family Unification Program	HA and Dept of Children's Services	Housing Choice Voucher Program	Continue to promote family unification by providing housing assistance to families for whom the lack of adequate housing is a primary factor in the separation of children from their families.	78 Housing Choice Vouchers	Ongoing
GOAL HE-6 Prevent Discrimination in Housing					
6-a-Fair Housing Counseling Programs	ECD and Inland Valley Fair Housing & Mediation Board (IVFHMB)	Minimal staff and funding required	Continue to educate individuals who have been or could be discriminated against when attempting to purchase or rent a dwelling unit.	6,000 households	Ongoing
6-b-Landlord/Tenant Mediation & Information Services	IVFHMB	Agency budget	Continue to provide landlord/tenant counseling, information on mediation, and education on existing laws and regulations. Assist in resolving disputes	8,000 households	Ongoing
GOAL HE-7 Provide Variety of Housing Opportunities					
7-a-Distribution of Affordable Housing within the County	LUS and ECD	Department budgets	Continue to assure equitable distribution of affordable housing in Southern California.		Ongoing
7-b-Define Needs by Planning Areas	LUS, ECD, EHS	General Plan Update budget	Encourage affordable housing projects in all unincorporated areas.		2001-05
GOAL HE-8 Improve Services to Homeless Population					
8-a-Quantify the Homeless Population	ECD, CSD TAD	General Plan Update budget and other agencies	Continue to determine how many individuals lack housing.	3,000 persons Countywide	Ongoing
8-b-Coordinate Effort for Providing Homeless Services	Homeless Coalition	Multi-jurisdictional funding plus private contributions	Continue to facilitate a coordinated effort within the County's organizational structure.		Ongoing
8-c-Determine Need and Sites for Additional Shelters and Transitional Housing	LUS and ECD	General Plan Update budget.	Provide additional shelters and transitional housing opportunities as needed.	The County, in collaboration with the cities and the Homeless Coalition, annually reviews/determines the need for shelters. The 2001-2005 timeframe is used because it corresponds to the Consolidated Plan timeframe, a 5-year plan document with annual updates to the Action Plan.	2001-05
8-d-Determine Need for Long-term Affordable Units	LUS and ECD	General Plan Update and Consolidated Plan Budgets	Continue to provide for affordable long term housing opportunities.		Ongoing
8-e-Emergency and Transitional Shelters	LUS	Included in Development Code Amendment budgeting	Continue to allow for emergency and transitional shelters in the County's regulatory system.		Ongoing
8-f-Transitional Housing Program and Homeless Services	ECD, Homeless Coalition	Emergency Shelter Grant Program	Provide support to Continuum of Care System.	60-75 shelters	2000-05
GOAL HE-9 Provide Variety and Balance of Housing Types					
9-Promote Variety of Housing Types in General Plan	LUS	General Plan Update budget	Promote a variety of housing types in all unincorporated areas of the County.		2001-05
GOAL HE-10 Monitor Housing Programs					
10-a-Annual Housing Status Report (with General Plan Report)	LUS	Need to budget	Coordinate County departments to work toward assessing and attaining goals, policies and programs of the housing element.		2001 and annually
10-b-Grantee Performance Reports	ECD and CSD	Included as part of each agency's budget	Continue to assess federally funded housing development projects/programs	All	Ongoing

TABLE 71  
HOUSING PLAN SUMMARY 2000-2005  
SAN BERNARDINO COUNTY

Program	Responsible Agency	Funding Source	Objective	Quantified Objective	Time Frame
10-c-Development of Regional Statistical Area Data Base	LUS	General Plan Update budget	Store and retrieve housing-related information.	The County's data collection/ reporting system is not currently adequate to support many data demands. Strategic and Tactical Geographical Information Systems (GIS) Implementation plans recommending 3 and 5 year implementation programs were presented to County leadership through July, 2001. A decision is anticipated by the end of 2002; however, at this time it is not known which plan schedule and corresponding costs will be adopted. A recommendation has been provided to the decision makers in favor of synchronizing the GIS Implementation Plan with the General Plan Update schedule so that the data products will be contemporary and valuable from a land use planning perspective.	2001-05
10-d-System to Monitor Various Housing Units	LUS	Need to budget	Study the effects of vacation home conversions on public service and infrastructure supply and new second and dependent units.		2000-01
10-e-Monitor Housing Construction Costs	LUS	Need to budget	Monitor the provision of housing affordable to all economic segments.		2001-02
10-f-Monitor Housing Opportunities	LUS	Need to budget	Monitor the progress in providing housing opportunities.		2001 and annually
10-g-Monitor Progress Addressing Homeless Issues	LUS, CSD	Need to budget	Monitor the progress in addressing homeless issues.		2001 and annually
10-h-Census Data Review	LUS	Need to budget	Obtain, incorporate into existing data systems, and maintain usable population, employment, and housing data.		2000-02
10-i-Monitor Jobs/Housing Programs	LUS, ECD	Need to budget	Monitor success of programs designed to balance the jobs to housing opportunities.		2001 and annually
GOAL HE-11 Infill and Transit Oriented Development					
11-a/b-GIS System for Identification of Underutilized and Aging Infrastructure and Explore Guidelines for Housing	LUS and CAO	General Plan Update budget	Identify the areas of underutilized and aging infrastructure.	See 10-c.	2001-05
11-c-Identification of Infill Areas	LUS	General Plan Update budget	Identify areas of the County where urban infill is appropriate, and encourage their development through the use of various incentives.	See 10-C.	2001-05
11-d-Transit Oriented Land Use Development Designations	LUS	General Plan Update budget	Continue to reduce the length and number of vehicle trips, which in turn, reduces congestion and air pollutant emissions, while preserving the unique character of the individual regions.		Ongoing
11-e-Promote Transit Oriented Development	LUS	Funded as part of development application process.	Continue to facilitate the use of public transit and reduce traffic congestion and vehicle emitted air pollution.		Ongoing
11-f-Promote Mixed Use Development	LUS	Funded as part of development application process.	Continue to reduce the length and number of vehicle trips, encourage use of public transportation, reduce vehicle emissions, and provide for a variety of lifestyle choices located convenient to travel requirements.		Ongoing
GOAL HE-12 Reduce Infrastructure Constraints					
12-a-Identify Areas with Insufficient Housing	LUS	General Plan Update budget	Identify areas with little residential development because of infrastructure constraints.	The GIS Implementation Plans referenced in 10-c. propose many data layers that will also assist in the identification of areas with insufficient housing San Bernardino County.	2001-05
12-b-Potential for Infrastructure Development	LUS	General Plan Update budget	Study infrastructure development in all unincorporated areas of the County.	See 10-C.	2001-05
12-c-Database for Infrastructure Development	LUS	General Plan Update budget	Improve infrastructure facilities in the County.	See 10-C.	2001-05
GOAL HE-13 Jobs/Housing Balance					
13-a-Analyze Potential for Jobs-producing Land Uses Near Housing	LUS and ECD	General Plan Update budget	Promote a balance between job opportunities and housing availability.		2001-05
13-b/c-Promotion of Commercial and Industrial Development	LUS and ECD	Need to budget	Continue to promote commercial and industrial development in the unincorporated areas of the County.		Ongoing
13-d-Develop Strategies to Improve Jobs/Housing Balance	LUS and ECD	General Plan Update budget; HCD Jobs-Housing Balance Improvement Program	Provide a balance between jobs and housing at a ratio of 1.2 to 1 dwelling unit.	Strategies to Improve the Jobs/Housing Balance relationship in this	2001-05



TABLE 71  
HOUSING PLAN SUMMARY 2000-2005  
SAN BERNARDINO COUNTY

Program	Responsible Agency	Funding Source	Objective	Quantified Objective	Time Frame
				<p>County are developed on an on-going basis. More specifically, Community Development Block Grant (CDBG) and bond-funded economic development programs are identified in the 5-year Consolidated Plan. Priorities for the current 5-year plan period include ED direct financial assistance to for-profits and Micro-Enterprise funds, that facilitate long-term employment opportunities within companies. Priorities also include assisting in rehab costs, commercial/ industrial construction projects, and infrastructure development, which all create short-term jobs. The Consolidated Plan includes project dates over the 5-year plan period, and the Action Plan is updated annually. Budgeted assistance is also included in the plan and its annual update.</p> <p>In February 2000, the County produced a three-volume Economic Development Strategic Plan based on the 1999 analysis of Demographic, Economic and Quality of Life factors relative to San Bernardino County. This strategic plan recognizes, "San Bernardino County offers the most affordable housing in Southern California." The plan also recommends, "three central thrusts" necessary to improve the County economy. The first is to encourage high tech business sector growth. The second is to expand worker/company competency. The third is to increase economic capacity. This plan strongly advocates the need to preserve the jobs/housing balance achieved in the early 90's and elaborates on the options for doing so in consideration of critical, housing affordability issues. This is an on-going task.</p>	
SUBREGIONAL HOUSING POLICIES WITH ACTION/PROGRAMS					
West Valley					
WV-1-Housing Types	LUS	None	Single family units, mobile home parks, multiple family units, large lot and/or clustered lots, depending on area for affordability.		Ongoing
WV-2-Target Areas for Rehabilitation	ECD	Need to budget	Rehabilitation areas include: North Chino, West and South Fontana, Upland, and South Montclair.		Ongoing
East Valley					
EV-1-Housing Types	LUS	None	Single family units, smaller lots where applicable, mobile home parks, temporary dependent housing, shared senior housing for affordability.		Ongoing
EV-2-Target Areas for Rehabilitation	ECD	Need to budget	Rehabilitation areas include: Bloomington, Muscoy, Grand Terrace, North Loma Linda, Mentone, and Rialto.		Ongoing

TABLE 71  
HOUSING PLAN SUMMARY 2000-2005  
SAN BERNARDINO COUNTY

Program	Responsible Agency	Funding Source	Objective	Quantified Objective	Time Frame
Mountain					
M-1-Housing Types	LUS	None	Clustered development and attached units, planned development, and shared senior housing and group care homes for affordability.		Ongoing
M-2-HIP	LUS	None	Continue to use the following criteria for multiple family HIP units: in close proximity to commercial uses, adjacent to a mountain secondary or greater width roadway, where adequate circulation exists, located where services are available, located where average slopes are flat to gently sloping, and located where compliance with fire safety standards are met.		Ongoing
Baker					
BK-1-Housing Types	LUS	None	Multiple family rental units, mobilehome parks, and temporary dependent housing for affordability, provided compatible with surroundings.		Ongoing
BK-2-Sensitive Areas	LUS	None	Discourage housing in the dry lakes.		Ongoing
BK-3-Commercial and Industrial	LUS	General Plan Update budget	Explore feasibility of expanding the supply of commercially and industrially zoned land where adequate housing supply exists and is underused.		2001-05
Barstow					
BT-1-Housing Types	LUS	None	Single-wide mobile home parks and temporary dependent housing units for affordability, provided they are compatible with the surroundings.		Ongoing
BT-1-Sensitive Areas	LUS	None	Discourage housing in the dry lakes.		Ongoing
BT-2-Commercial and Industrial	LUS	General Plan Update budget	Explore feasibility of expanding the supply of commercially and industrially zoned land where adequate housing supply.		2001-05
Victorville					
V-1-Housing Types	LUS	None	Single-wide mobile home parks and temporary dependent housing units for affordability, provided they are compatible with the surroundings.		Ongoing
V-2-Sensitive Areas	LUS	None	Discourage housing in the dry lakes.		Ongoing
V-3-Commercial and Industrial	LUS	General Plan Update budget	Explore feasibility of expanding the supply of commercially and industrially zoned land where adequate housing supply.		2001-05
Twentynine Palms					
T-1-Housing Types	LUS	None	Single-wide mobile home parks and temporary depended housing units for affordability, provided they are compatible with the surroundings.		Ongoing
T-2-Sensitive Areas	LUS	None	Discourage housing in the dry lakes.		Ongoing
Needles					
N-1-Housing Types	LUS	None	Single-wide mobile home parks and temporary dependent housing units for affordability, provided they are compatible with the surroundings.		Ongoing
N-2-Sensitive Areas	LUS	None	Discourage housing in the dry lakes.		

# Section 7

## QUANTIFIED OBJECTIVES

State Housing law requires that each jurisdiction establish the minimum number of housing units that will be constructed, rehabilitated, and preserved over the Housing Element planning period. The quantified objectives for this Element reflect the planning period from 1998 to 2005. This includes projects which have been completed between January 1998 and January 2000.

The quantified objectives of the fair share allocation of the Housing Needs Assessment are required to be part of the Housing Element and the County will strive to achieve them. However, the County cannot guarantee that these needs will be met through new construction given limited financial resources, the present gap in affordability of housing resources and incomes in certain areas of the County, environmental and infrastructure constraints in outlying portions of the unincorporated County, and the County's approach to maximizing the wealth of existing housing stock as a valuable resource for providing affordable housing. Satisfaction of the County's fair share of regional housing needs through new construction will partially depend upon favorable market conditions, and cooperation of private funding sources and funding levels at the State, Federal and County programs.

### I. New Construction

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Table 72 contains the quantified objectives for new construction that will be used as guidelines towards meeting the new construction housing needs through the end of the 2005 planning period, and compares them to the fair share established by the RHNA. In addition, the table displays the appeal numbers approved by SCAG which have been re-negotiated to reflect more realistic growth assumptions.

As Table 72 indicates, the overall new construction needs are achievable, although the number of units assigned to each income category may not all be achievable. The objectives for low, moderate and above moderate income groups are anticipated to be achieved primarily by new

market rate construction. A proportion of the units allocated to the very low income group can also be met by new construction in upper density ranges, second units, mobile homes, and the rehabilitation/reconstruction of existing units previously deemed uninhabitable. However, accomplishment of the RHNA allocation for the very low income group will necessitate significant involvement of the County Department of Economic and Community Development, the County Housing Authority and the Planning Division of County Land Use Services Department. Within the table it should be noted that the exact number and affordability distribution of units is an estimation based on past construction trends, projects which are currently in the pipeline; planned developments; County, Federal and State housing assistance programs; units constructed between 1998 and 2000; collaborations with non-profit organizations; and potential growth in city sphere of influence areas in the eastern and western valley portions of the County.

**TABLE 72**  
**NEW CONSTRUCTION HOUSING OBJECTIVES 1998-2005**  
**SAN BERNARDINO COUNTY**

<i>Unit Type/Description</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Upper</i>	<i>Total</i>
<b>Single Family Dwellings</b>					
Non-profit Partners <sup>3</sup>	30	20			50
Planned Development units <sup>2</sup>	50	75 est.	15 est.	210	350 est.
Dependent /Second units <sup>3</sup>	230 est.	120 est.			350 est.
Mobile Homes <sup>3</sup>	450	50 est.			500 est.
Market Rate units (includes MF) <sup>4</sup>	2,369	1,882	3,127	6,274	13,652
<b>Subtotal</b>	<b>3,129</b>	<b>2,147</b>	<b>3,142</b>	<b>6,484</b>	<b>14,902</b>
<b>Other Multi-Family Dwellings</b>					
Land Banking/Bond Funding <sup>5</sup>	62	247			309
HIP <sup>4</sup>	200 est.	200 est.	100		500 est.
Senior and Handicapped <sup>4</sup>	500 est.				500 est.
<b>Subtotal</b>	<b>762</b>	<b>447</b>	<b>100</b>		<b>1,309</b>
<b>Number of Units Expected to be Added to Housing Stock</b>	<b>3,891</b>	<b>2,594</b>	<b>3,242</b>	<b>6,484</b>	<b>16,211</b>
Appeal Fair Share Needs Allocation <sup>1</sup>	3,891	2,594	3,242	6,484	16,211

<sup>1</sup> Adjusted RHNA, Approved by SCAG November 2000.

<sup>2</sup> Source: County of San Bernardino

<sup>3</sup> Source: County of San Bernardino Housing Program Plan

<sup>4</sup> Total based on the following assumptions and data: (1) 2,685 units constructed between 1998 and 2000 (Table 20) assuming an average growth of 895 for 2000; (2) 7,607 units currently under construction or in various stages of approval/permit process with estimated completion by July 2005; (3) 720 units anticipated in Mountain Region, based on historic average yearly growth of 180 units annually; (4) 1,640 units anticipated in Desert Region based on historic average yearly growth of 410 units annually; (5) and an estimated 1,000 units in the Ontario and Chino Spheres of Influence areas that were annexed since 1997.

<sup>5</sup> Source: County of San Bernardino Consolidated Plan. Includes 50 units estimated as a result of land banking program, and 259 units estimated to be constructed utilizing bond financing.

## II. Rehabilitation/Preservation

Table 73 identifies preservation and rehabilitation objectives. Overall, approximately 9,500 units will be preserved or rehabilitated through County and Federal programs, the majority of which are for very low income households. The objective for preservation of units at-risk of conversion during the planning period is for the 160 units assisted through Multi-family Revenue Bonds. Rehabilitation activities will address both single-family and multi-family units.

**TABLE 73**  
**PRESERVATION/REHABILITATION OBJECTIVES 2000 – 2005**  
**SAN BERNARDINO COUNTY**

<i><b>Program</b></i>	<i><b>Very Low Income</b></i>	<i><b>Low Income</b></i>	<i><b>Moderate</b></i>	<i><b>Total</b></i>
HOME Rental Property Rehab & Refinance	150	50		200
Acquisition/Substantial Rehab.	120	80		200 <sup>1</sup>
Preservation of AtRisk Units <sup>2</sup>	69	91		160
Code Enforcement	1,000	1,000	1,000	3,000
HIP Preservation		5	5	10
Single Family Homeowner Rehabilitation Loans (CDBG)	90	60	50	200
Senior Repair Program (CDBG)	900	300	150	1,350
Public Housing Units	2,403			2,403
Multi-Family Rental Projects <sup>3</sup>	300	1,200		1,500
Affordable Rental Unit Inspection	150	150		300
Acquisition Rehab Resale Program	75	125		200
<b>Total</b>	<b>5,257</b>	<b>3,061</b>	<b>1,205</b>	<b>9,523</b>

<sup>1</sup> HOME Rental Property Acq./Rehab.

<sup>2</sup> During the 1998-2005 Housing Element Period

<sup>3</sup> Mortgage Revenue Bond Finance

Source: The County of San Bernardino Consolidated Plan 2000-2005

## III. Financial Assistance Programs

The County, through its various departments, administers a number of assistance programs, primarily focused towards homeownership and rental opportunities for lower income households, as well as programs preventing and assisting the homeless. Table 74 cites the County's assistance programs.

**TABLE 74**  
**FINANCIAL ASSISTANCE OBJECTIVES 2000 – 2005**  
**SAN BERNARDINO COUNTY**

<i>Program</i>	<i>Households to be Assisted</i>			
	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Total</i>
<b>Homeowner Assistance</b>				
Single Family First time Homebuyer Assistance Program	400	600		1,000
Homebuyer Lease Purchase	40	40	120	200
FNMA Down Payment Assistance		300	200	500
Homeownership Assistance (HAP)	50	75	75	200
<b>Subtotal</b>	<b>490</b>			
<b>Renter Assistance</b>				
Section 8 Rental Assistance	2,760 annually			2,760 annually
Monthly Rental Subsidy Program	6,000			6,000
Security Deposit Assistance	5,000			5,000
Family Unification Program (R)	78			78
Mainstream Program (R)	125			125
Welfare-to-Work Program (R)	700			700
HOME Monthly Rental Subsidy Program	1,200			1,200
HOME Security Deposit Assistance	450	550		1,000
Insulation & Weatherization Program	5,000	5,000		10,000
Homeless Outreach Program (ESG) <sup>1</sup>	60/75 shelters			60/75 Shelters
Other Mobile Home Purchase/Rental/Assistance	125	75		200
<b>Subtotal</b>	<b>21,438</b>	<b>5,625</b>		<b>27,063</b>
<b>Total</b>	<b>21,928</b>			

<sup>1</sup> Maintenance/support of 60-75 shelters

Source: San Bernardino County Consolidated Plan 2000-2005

**TABLE 75**  
**QUANTIFIED OBJECTIVES SUMMARY 2000 – 2005**  
**SAN BERNARDINO COUNTY**

<i>Quantified Objective</i>	<i>New Construction</i>	<i>Preservation/ Rehabilitation</i>	<i>Assistance</i>	<i>RHNA <sup>1</sup></i>
Very Low Income	2,096	5,257	21,928	3,891
Low Income	2,324	3,061	--	2,594
Moderate Income	4,100	1,205	--	3,242
Above Moderate Income	4,397	--	--	6,484
<b>Total</b>	<b>12,917</b>	<b>9,523</b>	<b>21,928</b>	<b>16,211</b>

<sup>1</sup> Represents the appeal RHNA which has been adjusted and approved by SCAG

# *Appendices*

## **A. Land Inventory**

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## **B. Analysis of At-Risk Units**

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## **C. General Plan Consistency Analysis**

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## **D. Community Outreach**

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## **E. Reference Materials**

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## **F. Glossary and List of Acronyms**

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## Appendices